Industry Canada
Office of the Superintendent of Bankruptcy Canada

Industrie Canada
Bureau du surintendant des faillites Canada

Insolvency Statistics in Canada

2015

Canada

OSB • BSF
Protecting the Integrity of the Insolvency System
Protéger l'intégrité du système d'insolvabilité

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Glossary

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Census Metropolitan Area (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of CMAs, go to http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/cma-rmr/def-eng.htm.

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Dividends: Monies paid to creditors by trustees during or at the end of a bankruptcy or a proposal.

Economic Region (ER): Statistics Canada's standard geographical units created for analysis of regional economic activity. Refer to http://www.statcan.gc.ca/pub/92-195-x/2011001/geo/er-re/er-re-eng.htm.

Insolvency: In the context of this report, a bankruptcy or a proposal.

North American Industry Classification System (NAICS): Industry classification system that classifies economic units that have similar production processes in the same industry. This is a supply-based or production-oriented economic concept.

Proposal: An offer to creditors to settle debts under conditions other than existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

Receivership: Action against an insolvent person or a bankrupt where a secured creditor takes steps to enforce its security through seizure of assets. The Court-appointed receiver is an officer of the court who acts in a fiduciary capacity with respect to all interested parties. The privately appointed receiver derives his/her powers and authority wholly from the security agreement.

Note:
The amounts for assets and liabilities are reported as declared by the debtors when completing their sworn Statement of Affairs.

Table 1: Total Insolvencies

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Newfoundland and Labrador	**1,849**	**1,575**	**17.4**	**159,465,511**	**239,788,707**
Bankruptcies	1,519	1,375	10.5	105,401,220	170,231,818
Proposals	330	200	65.0	54,064,291	69,556,889
Prince Edward Island	**822**	**739**	**11.2**	**54,872,952**	**93,684,333**
Bankruptcies	531	515	3.1	30,737,228	61,954,772
Proposals	291	224	29.9	24,135,724	31,729,561
Nova Scotia	**5,325**	**5,304**	**0.4**	**477,390,782**	**687,973,356**
Bankruptcies	3,717	3,778	-1.6	276,890,853	466,683,421
Proposals	1,608	1,526	5.4	200,499,929	221,289,935
New Brunswick	**4,411**	**4,395**	**0.4**	**387,165,351**	**611,382,404**
Bankruptcies	2,873	3,089	-7.0	195,054,695	374,530,376
Proposals	1,538	1,306	17.8	192,110,656	236,852,028
Quebec	**45,942**	**43,891**	**4.7**	**3,601,685,134**	**6,039,548,169**
Bankruptcies	26,223	26,137	0.3	1,262,615,548	3,065,461,539
Proposals	19,719	17,754	11.1	2,339,069,586	2,974,086,630
Ontario	**41,076**	**42,198**	**-2.7**	**3,334,885,416**	**7,574,385,093**
Bankruptcies	18,842	20,069	-6.1	979,688,472	4,791,785,436
Proposals	22,234	22,129	0.5	2,355,196,944	2,782,599,657
Manitoba	**2,136**	**1,948**	**9.7**	**223,165,845**	**320,645,504**
Bankruptcies	1,290	1,248	3.4	100,184,580	199,922,395
Proposals	846	700	20.9	122,981,265	120,723,109
Saskatchewan	**2,317**	**2,062**	**12.4**	**342,449,227**	**403,604,650**
Bankruptcies	1,240	1,182	4.9	130,577,695	202,439,490
Proposals	1,077	880	22.4	211,871,532	201,165,160
Alberta	**9,944**	**8,422**	**18.1**	**1,399,366,168**	**1,991,889,122**
Bankruptcies	4,375	3,964	10.4	505,244,514	1,053,207,541
Proposals	5,569	4,458	24.9	894,121,654	938,681,581
British Columbia	**11,802**	**11,639**	**1.4**	**1,162,227,614**	**2,088,049,036**
Bankruptcies	5,837	6,545	-10.8	415,805,173	1,165,622,981
Proposals	5,965	5,094	17.1	746,422,441	922,426,055
Northwest Territories	**52**	**49**	**6.1**	**5,523,615**	**7,994,766**
Bankruptcies	28	26	7.7	2,377,970	4,562,289
Proposals	24	23	4.3	3,145,645	3,432,477
Yukon	**35**	**40**	**-12.5**	**6,917,885**	**11,566,723**
Bankruptcies	18	22	-18.2	2,126,896	6,890,453
Proposals	17	18	-5.6	4,790,989	4,676,270
Nunavut	**5**	**7**	**-28.6**	**37,703**	**292,193**
Bankruptcies	2	5	-60.0	16,300	174,789
Proposals	3	2	50.0	21,403	117,404
Canada	**125,716**	**122,269**	**2.8**	**11,155,153,203**	**20,070,804,056**
Bankruptcies	**66,495**	**67,955**	**-2.1**	**4,006,721,144**	**11,563,467,300**
Proposals	**59,221**	**54,314**	**9.0**	**7,148,432,059**	**8,507,336,756**

Table 2: Insolvencies Filed by Consumers

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Newfoundland and Labrador	**1,822**	**1,545**	**17.9**	**156,098,820**	**220,801,462**
Bankruptcies	1,498	1,348	11.1	102,114,221	163,025,907
Proposals	324	197	64.5	53,984,599	57,775,555
Prince Edward Island	**806**	**721**	**11.8**	**53,314,386**	**87,661,924**
Bankruptcies	519	502	3.4	29,262,408	56,637,083
Proposals	287	219	31.1	24,051,978	31,024,841
Nova Scotia	**5,232**	**5,227**	**0.1**	**443,250,633**	**578,361,245**
Bankruptcies	3,648	3,726	-2.1	244,020,410	378,551,282
Proposals	1,584	1,501	5.5	199,230,223	199,809,963
New Brunswick	**4,331**	**4,308**	**0.5**	**364,559,367**	**533,871,031**
Bankruptcies	2,814	3,021	-6.9	175,843,216	316,441,228
Proposals	1,517	1,287	17.9	188,716,151	217,429,803
Quebec	**43,705**	**41,554**	**5.2**	**3,340,368,146**	**4,317,805,874**
Bankruptcies	24,539	24,447	0.4	1,131,601,417	2,170,055,264
Proposals	19,166	17,107	12.0	2,208,766,729	2,147,750,610
Ontario	**39,935**	**41,108**	**-2.9**	**3,110,946,128**	**4,406,774,939**
Bankruptcies	17,958	19,234	-6.6	801,153,818	1,965,130,795
Proposals	21,977	21,874	0.5	2,309,792,310	2,441,644,144
Manitoba	**2,098**	**1,891**	**10.9**	**214,847,634**	**294,297,181**
Bankruptcies	1,264	1,200	5.3	95,582,091	178,927,066
Proposals	834	691	20.7	119,265,543	115,370,115
Saskatchewan	**2,198**	**1,938**	**13.4**	**329,983,601**	**357,094,975**
Bankruptcies	1,155	1,105	4.5	121,924,854	173,908,444
Proposals	1,043	833	25.2	208,058,747	183,186,531
Alberta	**9,810**	**8,281**	**18.5**	**1,324,889,692**	**1,707,944,001**
Bankruptcies	4,280	3,859	10.9	433,861,199	802,185,572
Proposals	5,530	4,422	25.1	891,028,493	905,758,429
British Columbia	**11,580**	**11,383**	**1.7**	**1,123,751,469**	**1,601,413,643**
Bankruptcies	5,683	6,345	-10.4	388,511,780	814,669,138
Proposals	5,897	5,038	17.1	735,239,689	786,744,505
Northwest Territories	**52**	**49**	**6.1**	**5,523,615**	**7,994,766**
Bankruptcies	28	26	7.7	2,377,970	4,562,289
Proposals	24	23	4.3	3,145,645	3,432,477
Yukon	**35**	**39**	**-10.3**	**6,917,885**	**11,566,723**
Bankruptcies	18	22	-18.2	2,126,896	6,890,453
Proposals	17	17	0.0	4,790,989	4,676,270
Nunavut	**5**	**6**	**-16.7**	**37,703**	**292,193**
Bankruptcies	2	4	-50.0	16,300	174,789
Proposals	3	2	50.0	21,403	117,404
Canada	**121,609**	**118,050**	**3.0**	**10,474,489,079**	**14,125,879,957**
Bankruptcies	**63,406**	**64,839**	**-2.2**	**3,528,396,580**	**7,031,159,310**
Proposals	**58,203**	**53,211**	**9.4**	**6,946,092,499**	**7,094,720,647**

Table 3: Insolvencies Filed by Businesses

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Newfoundland and Labrador	**27**	**30**	**-10.0**	**3,366,691**	**18,987,245**
Bankruptcies	21	27	-22.2	3,296,999	7,205,911
Proposals	6	3	100.0	79,692	11,781,334
Prince Edward Island	**16**	**18**	**-11.1**	**1,558,566**	**6,022,409**
Bankruptcies	12	13	-7.7	1,474,820	5,317,689
Proposals	4	5	-20.0	83,746	704,720
Nova Scotia	**93**	**77**	**20.8**	**34,140,149**	**109,612,111**
Bankruptcies	69	52	32.7	32,870,443	88,132,139
Proposals	24	25	-4.0	1,269,706	21,479,972
New Brunswick	**80**	**87**	**-8.0**	**22,605,984**	**77,511,373**
Bankruptcies	59	68	-13.2	19,211,479	58,089,148
Proposals	21	19	10.5	3,394,505	19,422,225
Quebec	**2,237**	**2,337**	**-4.3**	**261,316,988**	**1,721,742,295**
Bankruptcies	1,684	1,690	-0.4	131,014,131	895,406,275
Proposals	553	647	-14.5	130,302,857	826,336,020
Ontario	**1,141**	**1,090**	**4.7**	**223,939,288**	**3,167,610,154**
Bankruptcies	884	835	5.9	178,534,654	2,826,654,641
Proposals	257	255	0.8	45,404,634	340,955,513
Manitoba	**38**	**57**	**-33.3**	**8,318,211**	**26,348,323**
Bankruptcies	26	48	-45.8	4,602,489	20,995,329
Proposals	12	9	33.3	3,715,722	5,352,994
Saskatchewan	**119**	**124**	**-4.0**	**12,465,626**	**46,509,675**
Bankruptcies	85	77	10.4	8,652,841	28,531,046
Proposals	34	47	-27.7	3,812,785	17,978,629
Alberta	**134**	**141**	**-5.0**	**74,476,476**	**283,945,121**
Bankruptcies	95	105	-9.5	71,383,315	251,021,969
Proposals	39	36	8.3	3,093,161	32,923,152
British Columbia	**222**	**256**	**-13.3**	**38,476,145**	**486,635,393**
Bankruptcies	154	200	-23.0	27,293,393	350,953,843
Proposals	68	56	21.4	11,182,752	135,681,550
Northwest Territories	**0**	**0**	**–**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Yukon	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	0	–	0	0
Proposals	0	1	-100.0	0	0
Nunavut	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	–	0	0
Canada	**4,107**	**4,219**	**-2.7**	**680,664,124**	**5,944,924,099**
Bankruptcies	**3,089**	**3,116**	**-0.9**	**478,324,564**	**4,532,307,990**
Proposals	**1,018**	**1,103**	**-7.7**	**202,339,560**	**1,412,616,109**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Agriculture, Forestry, Fishing and Hunting	**84**	**88**	**-4.5**	**16,358,520**	**338,041,563**
Bankruptcies	43	60	-28.3	10,055,328	281,083,280
Proposals	41	28	46.4	6,303,192	56,958,283
Mining and Oil and Gas Extraction	**44**	**40**	**10.0**	**46,995,431**	**361,639,448**
Bankruptcies	31	20	55.0	45,876,306	336,897,803
Proposals	13	20	-35.0	1,119,125	24,741,645
Utilities	**13**	**13**	**0.0**	**2,902,119**	**123,748,897**
Bankruptcies	10	9	11.1	2,901,119	102,598,822
Proposals	3	4	-25.0	1,000	21,150,075
Construction	**775**	**719**	**7.8**	**101,066,598**	**1,161,673,720**
Bankruptcies	572	530	7.9	88,769,058	1,030,400,930
Proposals	203	189	7.4	12,297,540	131,272,790
Manufacturing	**380**	**386**	**-1.6**	**76,621,741**	**1,018,249,385**
Bankruptcies	267	276	-3.3	48,345,183	699,278,295
Proposals	113	110	2.7	28,276,558	318,971,090
Wholesale Trade	**208**	**226**	**-8.0**	**28,757,504**	**348,484,104**
Bankruptcies	154	155	-0.6	18,189,008	231,068,203
Proposals	54	71	-23.9	10,568,496	117,415,901
Retail Trade	**502**	**498**	**0.8**	**49,551,461**	**406,709,131**
Bankruptcies	385	376	2.4	45,308,969	244,667,456
Proposals	117	122	-4.1	4,242,492	162,041,675
Transportation and Warehousing	**219**	**273**	**-19.8**	**20,272,778**	**86,790,065**
Bankruptcies	159	185	-14.1	12,555,130	45,599,899
Proposals	60	88	-31.8	7,717,648	41,190,166
Information and Cultural Industries	**72**	**71**	**1.4**	**3,525,203**	**64,728,330**
Bankruptcies	54	50	8.0	2,816,589	43,613,647
Proposals	18	21	-14.3	708,614	21,114,683
Finance and Insurance	**74**	**80**	**-7.5**	**100,438,306**	**162,850,477**
Bankruptcies	55	64	-14.1	6,500,357	37,915,113
Proposals	19	16	18.8	93,937,949	124,935,364
Real Estate and Rental and Leasing	**141**	**134**	**5.2**	**79,345,714**	**288,160,290**
Bankruptcies	114	101	12.9	75,498,646	263,501,951
Proposals	27	33	-18.2	3,847,068	24,658,339
Professional, Scientific and Technical Services	**287**	**308**	**-6.8**	**33,331,642**	**375,413,741**
Bankruptcies	224	242	-7.4	25,816,321	210,547,033
Proposals	63	66	-4.5	7,515,321	164,866,708
Management of Companies and Enterprises	**57**	**59**	**-3.4**	**20,730,101**	**561,544,196**
Bankruptcies	40	47	-14.9	19,847,197	519,164,055
Proposals	17	12	41.7	882,904	42,380,141

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Administrative and Support, Waste Management and Remediation Services	**196**	**223**	**-12.1**	**9,824,049**	**95,060,497**
Bankruptcies	148	157	-5.7	8,842,026	46,048,403
Proposals	48	66	-27.3	982,023	49,012,094
Educational Services	**37**	**52**	**-28.8**	**2,029,283**	**21,500,986**
Bankruptcies	30	44	-31.8	809,385	20,170,847
Proposals	7	8	-12.5	1,219,898	1,330,139
Health Care and Social Assistance	**75**	**99**	**-24.2**	**13,644,951**	**67,517,250**
Bankruptcies	56	73	-23.3	13,021,418	50,446,710
Proposals	19	26	-26.9	623,533	17,070,540
Arts, Entertainment and Recreation	**71**	**84**	**-15.5**	**9,523,436**	**123,915,901**
Bankruptcies	52	68	-23.5	8,625,736	113,826,725
Proposals	19	16	18.8	897,700	10,089,176
Accommodation and Food Services	**658**	**660**	**-0.3**	**56,592,170**	**287,699,149**
Bankruptcies	526	493	6.7	37,469,085	211,606,681
Proposals	132	167	-21.0	19,123,085	76,092,468
Other Services (except Public Administration)	**210**	**205**	**2.4**	**8,639,111**	**48,136,614**
Bankruptcies	165	165	0.0	6,563,697	40,811,782
Proposals	45	40	12.5	2,075,414	7,324,832
Public Administration	**4**	**1**	**300.0**	**514,006**	**3,060,355**
Bankruptcies	4	1	300.0	514,006	3,060,355
Proposals	0	0	--	0	0
Total	**4,107**	**4,219**	**-2.7**	**680,664,124**	**5,944,924,099**
Bankruptcies	**3,089**	**3,116**	**-0.9**	**478,324,564**	**4,532,307,990**
Proposals	**1,018**	**1,103**	**-7.7**	**202,339,560**	**1,412,616,109**

Table 4a: Insolvencies by NAICS Economic Sectors, Newfoundland and Labrador

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Agriculture, Forestry, Fishing and Hunting	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Mining and Oil and Gas Extraction	**2**	**0**	**--**	**783,698**	**1,313,583**
Bankruptcies	2	0	--	783,698	1,313,583
Proposals	0	0	--	0	0
Utilities	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**13**	**12**	**8.3**	**643,792**	**2,854,470**
Bankruptcies	11	10	10.0	632,402	2,102,229
Proposals	2	2	0.0	11,390	752,241
Manufacturing	**1**	**1**	**0.0**	**0**	**10,880,452**
Bankruptcies	0	1	-100.0	0	0
Proposals	1	0	--	0	10,880,452
Wholesale Trade	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Retail Trade	**3**	**5**	**-40.0**	**74,303**	**313,615**
Bankruptcies	2	5	-60.0	14,301	243,141
Proposals	1	0	--	60,002	70,474
Transportation and Warehousing	**1**	**2**	**-50.0**	**59,700**	**84,123**
Bankruptcies	1	2	-50.0	59,700	84,123
Proposals	0	0	--	0	0
Information and Cultural Industries	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**2**	**0**	**--**	**1,220,356**	**2,062,112**
Bankruptcies	2	0	--	1,220,356	2,062,112
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**2**	**1**	**100.0**	**377,800**	**561,359**
Bankruptcies	1	1	0.0	369,500	498,859
Proposals	1	0	--	8,300	62,500
Management of Companies and Enterprises	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4a: Insolvencies by NAICS Economic Sectors, Newfoundland and Labrador (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Administrative and Support, Waste Management and Remediation Services	**0**	**2**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	1	-100.0	0	0
Educational Services	**1**	**0**	**--**	**0**	**15,667**
Bankruptcies	0	0	--	0	0
Proposals	1	0	--	0	15,667
Health Care and Social Assistance	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Accommodation and Food Services	**1**	**3**	**-66.7**	**186,502**	**736,114**
Bankruptcies	1	3	-66.7	186,502	736,114
Proposals	0	0	--	0	0
Other Services (except Public Administration)	**1**	**3**	**-66.7**	**20,540**	**165,750**
Bankruptcies	1	3	-66.7	20,540	165,750
Proposals	0	0	--	0	0
Public Administration	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**27**	**30**	**-10.0**	**3,366,691**	**18,987,245**
Bankruptcies	**21**	**27**	**-22.2**	**3,286,999**	**7,205,911**
Proposals	**6**	**3**	**100.0**	**79,692**	**11,781,334**

Table 4b: Insolvencies by NAICS Economic Sectors, Prince Edward Island

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Agriculture, Forestry, Fishing and Hunting	**0**	**6**	**-100.0**	**0**	**0**
Bankruptcies	0	3	-100.0	0	0
Proposals	0	3	-100.0	0	0
Mining and Oil and Gas Extraction	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Utilities	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**4**	**5**	**-20.0**	**658,150**	**2,139,702**
Bankruptcies	3	5	-40.0	646,610	2,094,302
Proposals	1	0	--	11,540	45,400
Manufacturing	**0**	**3**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	2	-100.0	0	0
Wholesale Trade	**2**	**0**	**--**	**63,281**	**140,106**
Bankruptcies	1	0	--	4,280	68,414
Proposals	1	0	--	59,001	71,692
Retail Trade	**2**	**1**	**100.0**	**198,357**	**524,946**
Bankruptcies	2	1	100.0	198,357	524,946
Proposals	0	0	--	0	0
Transportation and Warehousing	**1**	**2**	**-50.0**	**2,500**	**58,760**
Bankruptcies	1	2	-50.0	2,500	58,760
Proposals	0	0	--	0	0
Information and Cultural Industries	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**1**	**0**	**--**	**610,001**	**2,298,404**
Bankruptcies	1	0	--	610,001	2,298,404
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**1**	**0**	**--**	**3,041**	**129,232**
Bankruptcies	1	0	--	3,041	129,232
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**1**	**0**	**--**	**5,031**	**60,784**
Bankruptcies	1	0	--	5,031	60,784
Proposals	0	0	--	0	0
Management of Companies and Enterprises	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4b: Insolvencies by NAICS Economic Sectors, Prince Edward Island (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Administrative and Support, Waste Management and Remediation Services	**1**	**0**	--	**13,205**	**104,701**
Bankruptcies	0	0	--	0	0
Proposals	1	0	--	13,205	104,701
Educational Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**2**	**0**	--	**5,000**	**82,847**
Bankruptcies	2	0	--	5,000	82,847
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Accommodation and Food Services	**1**	**0**	--	**0**	**482,927**
Bankruptcies	0	0	--	0	0
Proposals	1	0	--	0	482,927
Other Services (except Public Administration)	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Public Administration	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**16**	**18**	**-11.1**	**1,558,566**	**6,022,409**
Bankruptcies	**12**	**13**	**-7.7**	**1,474,820**	**5,317,689**
Proposals	**4**	**5**	**-20.0**	**83,746**	**704,720**

Table 4c: Insolvencies by NAICS Economic Sectors, Nova Scotia

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Agriculture, Forestry, Fishing and Hunting	**4**	**3**	**33.3**	**120,890**	**8,491,560**
Bankruptcies	1	2	-50.0	120,890	321,720
Proposals	3	1	200.0	0	8,169,840
Mining and Oil and Gas Extraction	**1**	**2**	**-50.0**	**0**	**0**
Bankruptcies	1	0	--	0	0
Proposals	0	2	-100.0	0	0
Utilities	**0**	**2**	**-100.0**	**0**	**0**
Bankruptcies	0	2	-100.0	0	0
Proposals	0	0	--	0	0
Construction	**18**	**6**	**200.0**	**1,521,316**	**5,614,294**
Bankruptcies	15	4	275.0	823,186	4,548,446
Proposals	3	2	50.0	698,130	1,065,848
Manufacturing	**10**	**7**	**42.9**	**4,619,203**	**20,707,005**
Bankruptcies	7	5	40.0	4,222,328	17,319,743
Proposals	3	2	50.0	396,875	3,382,262
Wholesale Trade	**4**	**3**	**33.3**	**960,902**	**2,046,517**
Bankruptcies	4	3	33.3	960,902	2,046,517
Proposals	0	0	--	0	0
Retail Trade	**10**	**6**	**66.7**	**6,014,665**	**9,810,371**
Bankruptcies	10	4	150.0	6,014,665	9,810,371
Proposals	0	2	-100.0	0	0
Transportation and Warehousing	**3**	**4**	**-25.0**	**115,609**	**689,293**
Bankruptcies	2	3	-33.3	100,908	563,900
Proposals	1	1	0.0	14,701	125,393
Information and Cultural Industries	**1**	**2**	**-50.0**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	1	2	-50.0	0	0
Finance and Insurance	**2**	**1**	**100.0**	**5,802**	**598,563**
Bankruptcies	2	0	--	5,802	598,563
Proposals	0	1	-100.0	0	0
Real Estate and Rental and Leasing	**3**	**2**	**50.0**	**16,001**	**31,525**
Bankruptcies	1	0	--	16,001	31,525
Proposals	2	2	0.0	0	0
Professional, Scientific and Technical Services	**5**	**3**	**66.7**	**233,200**	**12,623,840**
Bankruptcies	3	3	0.0	233,200	5,693,114
Proposals	2	0	--	0	6,930,726
Management of Companies and Enterprises	**3**	**1**	**200.0**	**12,391,106**	**30,861,562**
Bankruptcies	3	1	200.0	12,391,106	30,861,562
Proposals	0	0	--	0	0

Table 4c: Insolvencies by NAICS Economic Sectors, Nova Scotia (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Administrative and Support, Waste Management and Remediation Services	**5**	**4**	**25.0**	**268,043**	**1,642,289**
Bankruptcies	4	1	300.0	268,043	1,390,464
Proposals	1	3	-66.7	0	251,825
Educational Services	**1**	**2**	**-50.0**	**226,501**	**497,602**
Bankruptcies	1	2	-50.0	226,501	497,602
Proposals	0	0	--	0	0
Health Care and Social Assistance	**2**	**7**	**-71.4**	**0**	**1,720,680**
Bankruptcies	1	3	-66.7	0	1,720,680
Proposals	1	4	-75.0	0	0
Arts, Entertainment and Recreation	**2**	**1**	**100.0**	**4,003**	**719,084**
Bankruptcies	2	1	100.0	4,003	719,084
Proposals	0	0	--	0	0
Accommodation and Food Services	**11**	**14**	**-21.4**	**7,457,902**	**12,960,704**
Bankruptcies	5	12	-58.3	7,297,902	11,406,626
Proposals	6	2	200.0	160,000	1,554,078
Other Services (except Public Administration)	**8**	**7**	**14.3**	**185,006**	**602,222**
Bankruptcies	7	6	16.7	185,006	602,222
Proposals	1	1	0.0	0	0
Public Administration	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**93**	**77**	**20.8**	**34,140,149**	**109,612,111**
Bankruptcies	**69**	**52**	**32.7**	**32,870,443**	**88,132,139**
Proposals	**24**	**25**	**-4.0**	**1,269,706**	**21,479,972**

Table 4d: Insolvencies by NAICS Economic Sectors, New Brunswick

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Agriculture, Forestry, Fishing and Hunting	**5**	**3**	**66.7**	**480,349**	**2,087,311**
Bankruptcies	1	2	-50.0	1,400	70,551
Proposals	4	1	300.0	478,949	2,016,760
Mining and Oil and Gas Extraction	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Utilities	**1**	**0**	**--**	**25,955**	**14,597,311**
Bankruptcies	1	0	--	25,955	14,597,311
Proposals	0	0	--	0	0
Construction	**10**	**14**	**-28.6**	**3,209,673**	**12,815,777**
Bankruptcies	9	11	-18.2	3,209,673	10,516,986
Proposals	1	3	-66.7	0	2,298,791
Manufacturing	**10**	**10**	**0.0**	**1,738,370**	**8,193,409**
Bankruptcies	7	6	16.7	1,738,369	6,420,273
Proposals	3	4	-25.0	1	1,773,136
Wholesale Trade	**1**	**2**	**-50.0**	**105,636**	**1,378,942**
Bankruptcies	1	2	-50.0	105,636	1,378,942
Proposals	0	0	--	0	0
Retail Trade	**12**	**12**	**0.0**	**1,207,601**	**4,558,622**
Bankruptcies	10	11	-9.1	1,196,790	3,817,021
Proposals	2	1	100.0	10,811	741,601
Transportation and Warehousing	**7**	**8**	**-12.5**	**5,817,235**	**8,951,016**
Bankruptcies	4	5	-20.0	3,126,154	3,204,145
Proposals	3	3	0.0	2,691,081	5,746,871
Information and Cultural Industries	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**1**	**0**	**--**	**22,557**	**162,500**
Bankruptcies	0	0	--	0	0
Proposals	1	0	--	22,557	162,500
Real Estate and Rental and Leasing	**8**	**7**	**14.3**	**8,025,418**	**11,683,584**
Bankruptcies	7	5	40.0	8,025,418	6,559,674
Proposals	1	2	-50.0	0	5,123,910
Professional, Scientific and Technical Services	**3**	**2**	**50.0**	**128,596**	**480,543**
Bankruptcies	2	2	0.0	27,095	198,746
Proposals	1	0	--	101,501	281,797
Management of Companies and Enterprises	**1**	**1**	**0.0**	**200,000**	**5,984,160**
Bankruptcies	1	0	--	200,000	5,984,160
Proposals	0	1	-100.0	0	0

Table 4d: Insolvencies by NAICS Economic Sectors, New Brunswick (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Administrative and Support, Waste Management and Remediation Services	**0**	**7**	**-100.0**	**0**	**0**
Bankruptcies	0	6	-100.0	0	0
Proposals	0	1	-100.0	0	0
Educational Services	**0**	**3**	**-100.0**	**0**	**0**
Bankruptcies	0	2	-100.0	0	0
Proposals	0	1	-100.0	0	0
Health Care and Social Assistance	**1**	**4**	**-75.0**	**340,263**	**2,151,835**
Bankruptcies	1	4	-75.0	340,263	2,151,835
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**1**	**1**	**0.0**	**189,082**	**706,172**
Bankruptcies	1	1	0.0	189,082	706,172
Proposals	0	0	--	0	0
Accommodation and Food Services	**12**	**11**	**9.1**	**979,701**	**3,038,886**
Bankruptcies	8	9	-11.1	890,096	1,862,396
Proposals	4	2	100.0	89,605	1,176,490
Other Services (except Public Administration)	**7**	**2**	**250.0**	**135,548**	**721,305**
Bankruptcies	6	2	200.0	135,548	620,936
Proposals	1	0	--	0	100,369
Public Administration	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**80**	**87**	**-8.0**	**22,605,984**	**77,511,373**
Bankruptcies	**59**	**68**	**-13.2**	**19,211,479**	**58,089,148**
Proposals	**21**	**19**	**10.5**	**3,394,505**	**19,422,225**

Table 4e: Insolvencies by NAICS Economic Sectors, Quebec

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Agriculture, Forestry, Fishing and Hunting	**41**	**49**	**-16.3**	**3,670,009**	**50,542,415**
Bankruptcies	22	35	-37.1	1,498,841	9,746,003
Proposals	19	14	35.7	2,171,168	40,796,412
Mining and Oil and Gas Extraction	**3**	**8**	**-62.5**	**117,153**	**3,896,282**
Bankruptcies	2	3	-33.3	117,152	477,978
Proposals	1	5	-80.0	1	3,418,304
Utilities	**5**	**5**	**0.0**	**5,004**	**21,555,305**
Bankruptcies	3	1	200.0	5,004	424,033
Proposals	2	4	-50.0	0	21,131,272
Construction	**318**	**337**	**-5.6**	**23,686,911**	**176,550,690**
Bankruptcies	213	225	-5.3	18,550,005	81,355,288
Proposals	105	112	-6.3	5,136,906	95,195,402
Manufacturing	**193**	**209**	**-7.7**	**27,824,564**	**227,512,207**
Bankruptcies	144	140	2.9	19,593,486	109,630,292
Proposals	49	69	-29.0	8,231,078	117,881,915
Wholesale Trade	**133**	**141**	**-5.7**	**17,664,980**	**227,480,546**
Bankruptcies	97	97	0.0	7,225,745	160,828,106
Proposals	36	44	-18.2	10,439,235	66,652,440
Retail Trade	**310**	**271**	**14.4**	**20,630,335**	**288,840,569**
Bankruptcies	229	204	12.3	18,805,636	136,717,395
Proposals	81	67	20.9	1,824,699	152,123,174
Transportation and Warehousing	**124**	**148**	**-16.2**	**5,081,736**	**38,478,426**
Bankruptcies	88	94	-6.4	3,595,839	15,851,050
Proposals	36	54	-33.3	1,485,897	22,627,376
Information and Cultural Industries	**42**	**41**	**2.4**	**1,663,825**	**26,181,232**
Bankruptcies	32	34	-5.9	1,480,340	6,453,954
Proposals	10	7	42.9	183,485	19,727,278
Finance and Insurance	**45**	**43**	**4.7**	**96,654,012**	**139,285,835**
Bankruptcies	34	38	-10.5	2,906,845	21,359,619
Proposals	11	5	120.0	93,747,167	117,926,216
Real Estate and Rental and Leasing	**79**	**76**	**3.9**	**14,623,672**	**102,714,412**
Bankruptcies	66	56	17.9	14,223,166	92,122,797
Proposals	13	20	-35.0	400,506	10,591,615
Professional, Scientific and Technical Services	**160**	**182**	**-12.1**	**9,791,410**	**104,503,562**
Bankruptcies	132	145	-9.0	8,133,073	72,708,827
Proposals	28	37	-24.3	1,658,337	31,794,735
Management of Companies and Enterprises	**27**	**31**	**-12.9**	**5,901,227**	**40,968,649**
Bankruptcies	19	26	-26.9	5,086,225	14,687,704
Proposals	8	5	60.0	815,002	26,280,945

Table 4e: Insolvencies by NAICS Economic Sectors, Quebec (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Administrative and Support, Waste Management and Remediation Services	**118**	**120**	**-1.7**	**2,940,970**	**65,277,955**
Bankruptcies	89	77	15.6	2,124,167	22,185,569
Proposals	29	43	-32.6	816,803	43,092,386
Educational Services	**18**	**17**	**5.9**	**127,154**	**3,034,062**
Bankruptcies	17	16	6.3	72,048	2,928,090
Proposals	1	1	0.0	55,106	105,972
Health Care and Social Assistance	**36**	**41**	**-12.2**	**7,374,583**	**25,847,484**
Bankruptcies	29	32	-9.4	7,354,081	22,534,820
Proposals	7	9	-22.2	20,502	3,312,664
Arts, Entertainment and Recreation	**36**	**43**	**-16.3**	**1,003,005**	**13,593,926**
Bankruptcies	22	36	-38.9	266,696	5,029,692
Proposals	14	7	100.0	736,309	8,564,234
Accommodation and Food Services	**425**	**452**	**-6.0**	**17,981,059**	**134,021,428**
Bankruptcies	345	327	5.5	16,154,438	93,480,735
Proposals	80	125	-36.0	1,826,621	40,540,693
Other Services (except Public Administration)	**123**	**122**	**0.8**	**4,141,376**	**29,291,813**
Bankruptcies	100	103	-2.9	3,387,341	24,718,826
Proposals	23	19	21.1	754,035	4,572,987
Public Administration	**1**	**1**	**0.0**	**434,003**	**2,165,497**
Bankruptcies	1	1	0.0	434,003	2,165,497
Proposals	0	0	--	0	0
Total	**2,237**	**2,337**	**-4.3**	**261,316,988**	**1,721,742,295**
Bankruptcies	**1,684**	**1,690**	**-0.4**	**131,014,131**	**895,406,275**
Proposals	**553**	**647**	**-14.5**	**130,302,857**	**826,336,020**

Table 4f: Insolvencies by NAICS Economic Sectors, Ontario

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Agriculture, Forestry, Fishing and Hunting	**11**	**4**	**175.0**	**4,569,402**	**259,265,649**
Bankruptcies	9	4	125.0	4,418,760	259,051,234
Proposals	2	0	--	150,642	214,415
Mining and Oil and Gas Extraction	**6**	**6**	**0.0**	**9,765,248**	**168,340,024**
Bankruptcies	4	4	0.0	8,727,748	148,723,994
Proposals	2	2	0.0	1,037,500	19,616,030
Utilities	**5**	**6**	**-16.7**	**101,660**	**79,088,869**
Bankruptcies	4	6	-33.3	100,660	79,070,066
Proposals	1	0	--	1,000	18,803
Construction	**267**	**194**	**37.6**	**39,282,304**	**787,385,285**
Bankruptcies	211	154	37.0	35,392,278	773,497,711
Proposals	56	40	40.0	3,890,026	13,887,574
Manufacturing	**114**	**104**	**9.6**	**30,688,033**	**607,557,783**
Bankruptcies	74	83	-10.8	11,650,718	496,736,472
Proposals	40	21	90.5	19,037,315	110,821,311
Wholesale Trade	**58**	**62**	**-6.5**	**8,411,226**	**69,462,575**
Bankruptcies	43	41	4.9	8,340,966	50,514,387
Proposals	15	21	-28.6	70,260	18,948,188
Retail Trade	**128**	**137**	**-6.6**	**16,854,593**	**90,579,097**
Bankruptcies	105	101	4.0	14,673,741	81,837,956
Proposals	23	36	-36.1	2,180,852	8,741,141
Transportation and Warehousing	**51**	**68**	**-25.0**	**3,040,164**	**26,438,971**
Bankruptcies	43	54	-20.4	2,995,158	19,643,331
Proposals	8	14	-42.9	45,006	6,795,640
Information and Cultural Industries	**20**	**23**	**-13.0**	**1,579,227**	**33,548,181**
Bankruptcies	15	11	36.4	1,054,098	32,160,776
Proposals	5	12	-58.3	525,129	1,387,405
Finance and Insurance	**18**	**25**	**-28.0**	**1,908,729**	**12,210,358**
Bankruptcies	14	17	-17.6	1,878,727	12,076,617
Proposals	4	8	-50.0	30,002	133,741
Real Estate and Rental and Leasing	**23**	**26**	**-11.5**	**48,444,661**	**47,286,015**
Bankruptcies	19	22	-13.6	46,644,557	41,140,079
Proposals	4	4	0.0	1,800,104	6,145,936
Professional, Scientific and Technical Services	**93**	**92**	**1.1**	**13,998,337**	**227,429,820**
Bankruptcies	68	71	-4.2	12,759,948	122,764,448
Proposals	25	21	19.0	1,238,389	104,665,372
Management of Companies and Enterprises	**17**	**19**	**-10.5**	**1,447,670**	**451,504,111**
Bankruptcies	13	14	-7.1	1,379,768	451,404,849
Proposals	4	5	-20.0	67,902	99,262

Table 4f: Insolvencies by NAICS Economic Sectors, Ontario (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Administrative and Support, Waste Management and Remediation Services	**42**	**64**	**-34.4**	**2,438,837**	**18,364,802**
Bankruptcies	33	50	-34.0	2,362,910	13,298,393
Proposals	9	14	-35.7	75,927	5,066,409
Educational Services	**13**	**19**	**-31.6**	**1,244,537**	**17,538,932**
Bankruptcies	10	15	-33.3	477,683	16,653,315
Proposals	3	4	-25.0	766,854	885,617
Health Care and Social Assistance	**29**	**35**	**-17.1**	**5,484,862**	**34,470,191**
Bankruptcies	19	25	-24.0	5,283,662	22,179,078
Proposals	10	10	0.0	201,200	12,291,113
Arts, Entertainment and Recreation	**25**	**32**	**-21.9**	**7,583,958**	**103,285,811**
Bankruptcies	22	23	-4.3	7,555,755	101,923,907
Proposals	3	9	-66.7	28,203	1,361,904
Accommodation and Food Services	**163**	**124**	**31.5**	**24,798,060**	**119,872,613**
Bankruptcies	134	103	30.1	11,487,919	91,967,104
Proposals	29	21	38.1	13,310,141	27,905,509
Other Services (except Public Administration)	**56**	**50**	**12.0**	**2,249,379**	**13,178,119**
Bankruptcies	42	37	13.5	1,301,197	11,207,976
Proposals	14	13	7.7	948,182	1,970,143
Public Administration	**2**	**0**	**–**	**48,401**	**802,948**
Bankruptcies	2	0	–	48,401	802,948
Proposals	0	0	–	0	0
Total	**1,141**	**1,090**	**4.7**	**223,939,288**	**3,167,610,154**
Bankruptcies	**884**	**835**	**5.9**	**178,534,654**	**2,826,654,641**
Proposals	**257**	**255**	**0.8**	**45,404,634**	**340,955,513**

Table 4g: Insolvencies by NAICS Economic Sectors, Manitoba

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Agriculture, Forestry, Fishing and Hunting	**3**	**4**	**-25.0**	**2,043,402**	**1,085,610**
Bankruptcies	0	2	-100.0	0	0
Proposals	3	2	50.0	2,043,402	1,085,610
Mining and Oil and Gas Extraction	**0**	**4**	**-100.0**	**0**	**0**
Bankruptcies	0	3	-100.0	0	0
Proposals	0	1	-100.0	0	0
Utilities	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**15**	**10**	**50.0**	**2,076,474**	**15,623,458**
Bankruptcies	13	7	85.7	1,736,569	14,180,821
Proposals	2	3	-33.3	339,905	1,442,637
Manufacturing	**4**	**1**	**300.0**	**1,243,051**	**3,913,439**
Bankruptcies	3	1	200.0	1,243,051	3,913,439
Proposals	1	0	--	0	0
Wholesale Trade	**0**	**2**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	1	-100.0	0	0
Retail Trade	**5**	**11**	**-54.5**	**546,042**	**1,161,726**
Bankruptcies	4	10	-60.0	533,508	979,066
Proposals	1	1	0.0	12,534	182,660
Transportation and Warehousing	**1**	**6**	**-83.3**	**1,043,603**	**2,102,784**
Bankruptcies	0	5	-100.0	0	0
Proposals	1	1	0.0	1,043,603	2,102,784
Information and Cultural Industries	**0**	**2**	**-100.0**	**0**	**0**
Bankruptcies	0	2	-100.0	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**2**	**4**	**-50.0**	**453,762**	**746,690**
Bankruptcies	2	4	-50.0	453,762	746,690
Proposals	0	0	--	0	0
Management of Companies and Enterprises	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0

Table 4g: Insolvencies by NAICS Economic Sectors, Manitoba (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Administrative and Support, Waste Management and Remediation Services	**2**	**3**	**-33.3**	**612,651**	**1,237,530**
Bankruptcies	1	3	-66.7	603,501	1,117,387
Proposals	1	0	--	9,150	120,143
Educational Services	**1**	**0**	**--**	**28,397**	**19,481**
Bankruptcies	1	0	--	28,397	19,481
Proposals	0	0	--	0	0
Health Care and Social Assistance	**1**	**1**	**0.0**	**1,701**	**12,759**
Bankruptcies	1	1	0.0	1,701	12,759
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Accommodation and Food Services	**3**	**4**	**-25.0**	**267,128**	**419,160**
Bankruptcies	0	4	-100.0	0	0
Proposals	3	0	--	267,128	419,160
Other Services (except Public Administration)	**1**	**2**	**-50.0**	**2,000**	**25,686**
Bankruptcies	1	2	-50.0	2,000	25,686
Proposals	0	0	--	0	0
Public Administration	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**38**	**57**	**-33.3**	**8,318,211**	**26,348,323**
Bankruptcies	**26**	**48**	**-45.8**	**4,602,489**	**20,995,329**
Proposals	**12**	**9**	**33.3**	**3,715,722**	**5,352,994**

Table 4h: Insolvencies by NAICS Economic Sectors, Saskatchewan

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Agriculture, Forestry, Fishing and Hunting	**10**	**5**	**100.0**	**1,892,772**	**4,003,368**
Bankruptcies	4	1	300.0	552,257	2,419,248
Proposals	6	4	50.0	1,340,515	1,584,120
Mining and Oil and Gas Extraction	**4**	**3**	**33.3**	**386,351**	**3,103,929**
Bankruptcies	3	2	50.0	385,351	1,866,192
Proposals	1	1	0.0	1,000	1,237,737
Utilities	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**51**	**46**	**10.9**	**3,198,529**	**25,249,584**
Bankruptcies	40	34	17.6	3,013,227	14,378,903
Proposals	11	12	-8.3	185,302	10,870,681
Manufacturing	**4**	**5**	**-20.0**	**1,366,454**	**1,896,679**
Bankruptcies	2	4	-50.0	1,242,248	1,658,815
Proposals	2	1	100.0	124,206	237,864
Wholesale Trade	**0**	**3**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	2	-100.0	0	0
Retail Trade	**4**	**12**	**-66.7**	**401,338**	**547,363**
Bankruptcies	3	8	-62.5	247,748	440,120
Proposals	1	4	-75.0	153,590	107,243
Transportation and Warehousing	**10**	**16**	**-37.5**	**747,295**	**2,097,040**
Bankruptcies	8	6	33.3	685,494	1,759,795
Proposals	2	10	-80.0	61,801	337,245
Information and Cultural Industries	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**1**	**0**	**--**	**32,505**	**857,204**
Bankruptcies	0	0	--	0	0
Proposals	1	0	--	32,505	857,204
Real Estate and Rental and Leasing	**2**	**2**	**0.0**	**457,501**	**585,535**
Bankruptcies	2	2	0.0	457,501	585,535
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**3**	**2**	**50.0**	**93,412**	**256,941**
Bankruptcies	2	2	0.0	50,502	113,310
Proposals	1	0	--	42,910	143,631
Management of Companies and Enterprises	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0

Table 4h: Insolvencies by NAICS Economic Sectors, Saskatchewan (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Administrative and Support, Waste Management and Remediation Services	**7**	**7**	**0.0**	**249,302**	**1,108,897**
Bankruptcies	6	4	50.0	238,302	895,716
Proposals	1	3	-66.7	11,000	213,181
Educational Services	**2**	**2**	**0.0**	**397,938**	**322,883**
Bankruptcies	0	1	-100.0	0	0
Proposals	2	1	100.0	397,938	322,883
Health Care and Social Assistance	**0**	**3**	**-100.0**	**0**	**0**
Bankruptcies	0	2	-100.0	0	0
Proposals	0	1	-100.0	0	0
Arts, Entertainment and Recreation	**2**	**1**	**100.0**	**48,901**	**63,910**
Bankruptcies	1	1	0.0	39,201	31,092
Proposals	1	0	--	9,700	32,818
Accommodation and Food Services	**12**	**6**	**100.0**	**1,720,765**	**3,719,659**
Bankruptcies	9	2	350.0	301,248	1,839,186
Proposals	3	4	-25.0	1,419,517	1,880,473
Other Services (except Public Administration)	**7**	**10**	**-30.0**	**1,472,563**	**2,696,683**
Bankruptcies	5	6	-16.7	1,439,762	2,543,134
Proposals	2	4	-50.0	32,801	153,549
Public Administration	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**119**	**124**	**-4.0**	**12,465,626**	**46,509,675**
Bankruptcies	**85**	**77**	**10.4**	**8,652,841**	**28,531,046**
Proposals	**34**	**47**	**-27.7**	**3,812,785**	**17,978,629**

Table 4i: Insolvencies by NAICS Economic Sectors, Alberta

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Agriculture, Forestry, Fishing and Hunting	**6**	**3**	**100.0**	**855,811**	**4,816,554**
Bankruptcies	3	2	50.0	737,295	1,725,428
Proposals	3	1	200.0	118,516	3,091,126
Mining and Oil and Gas Extraction	**25**	**4**	**525.0**	**35,938,481**	**107,225,924**
Bankruptcies	17	3	466.7	35,857,857	106,756,350
Proposals	8	1	700.0	80,624	469,574
Utilities	**1**	**0**	--	**2,750,000**	**7,964,626**
Bankruptcies	1	0	--	2,750,000	7,964,626
Proposals	0	0	--	0	0
Construction	**37**	**42**	**-11.9**	**21,057,128**	**75,876,855**
Bankruptcies	26	39	-33.3	19,081,277	70,889,884
Proposals	11	3	266.7	1,975,851	4,986,971
Manufacturing	**20**	**11**	**81.8**	**5,257,257**	**43,425,159**
Bankruptcies	16	8	100.0	4,913,413	41,417,910
Proposals	4	3	33.3	343,844	2,007,249
Wholesale Trade	**2**	**4**	**-50.0**	**472,700**	**3,654,035**
Bankruptcies	1	3	-66.7	472,700	3,654,035
Proposals	1	1	0.0	0	0
Retail Trade	**6**	**11**	**-45.5**	**1,033,496**	**2,090,202**
Bankruptcies	6	8	-25.0	1,033,496	2,090,202
Proposals	0	3	-100.0	0	0
Transportation and Warehousing	**4**	**9**	**-55.6**	**304,735**	**1,070,994**
Bankruptcies	3	6	-50.0	303,735	661,578
Proposals	1	3	-66.7	1,000	409,416
Information and Cultural Industries	**3**	**1**	**200.0**	**160,502**	**2,264,658**
Bankruptcies	2	1	100.0	160,502	2,264,658
Proposals	1	0	--	0	0
Finance and Insurance	**3**	**7**	**-57.1**	**1,192,397**	**6,457,125**
Bankruptcies	2	6	-66.7	1,086,680	1,401,244
Proposals	1	1	0.0	105,717	5,055,881
Real Estate and Rental and Leasing	**5**	**8**	**-37.5**	**282,254**	**582,203**
Bankruptcies	2	5	-60.0	216,477	496,058
Proposals	3	3	0.0	65,777	86,145
Professional, Scientific and Technical Services	**9**	**8**	**12.5**	**3,226,631**	**20,090,582**
Bankruptcies	7	4	75.0	3,226,630	4,740,555
Proposals	2	4	-50.0	1	15,350,027
Management of Companies and Enterprises	**1**	**1**	**0.0**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	1	1	0.0	0	0

Table 4i: Insolvencies by NAICS Economic Sectors, Alberta (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Administrative and Support, Waste Management and Remediation Services	**2**	**8**	**-75.0**	**846,158**	**963,533**
Bankruptcies	2	8	-75.0	846,158	963,533
Proposals	0	0	--	0	0
Educational Services	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**1**	**4**	**-75.0**	**401,831**	**1,466,763**
Bankruptcies	0	2	-100.0	0	0
Proposals	1	2	-50.0	401,831	1,466,763
Arts, Entertainment and Recreation	**2**	**1**	**100.0**	**555,501**	**4,830,858**
Bankruptcies	2	1	100.0	555,501	4,830,858
Proposals	0	0	--	0	0
Accommodation and Food Services	**2**	**13**	**-84.6**	**49,291**	**237,798**
Bankruptcies	2	5	-60.0	49,291	237,798
Proposals	0	8	-100.0	0	0
Other Services (except Public Administration)	**5**	**5**	**0.0**	**92,303**	**927,252**
Bankruptcies	3	3	0.0	92,303	927,252
Proposals	2	2	0.0	0	0
Public Administration	**0**	**0**	**--**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**134**	**141**	**-5.0**	**74,476,476**	**283,945,121**
Bankruptcies	**95**	**105**	**-9.5**	**71,383,315**	**251,021,969**
Proposals	**39**	**36**	**8.3**	**3,093,161**	**32,923,152**

Table 4j: Insolvencies by NAICS Economic Sectors, British Columbia

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Agriculture, Forestry, Fishing and Hunting	**4**	**10**	**-60.0**	**2,725,885**	**7,749,096**
Bankruptcies	3	8	-62.5	2,725,885	7,749,096
Proposals	1	2	-50.0	0	0
Mining and Oil and Gas Extraction	**3**	**12**	**-75.0**	**4,500**	**77,759,706**
Bankruptcies	2	5	-60.0	4,500	77,759,706
Proposals	1	7	-85.7	0	0
Utilities	**1**	**0**	**--**	**19,500**	**542,786**
Bankruptcies	1	0	--	19,500	542,786
Proposals	0	0	--	0	0
Construction	**42**	**53**	**-20.8**	**5,732,321**	**57,563,605**
Bankruptcies	31	41	-24.4	5,683,831	56,836,360
Proposals	11	12	-8.3	48,490	727,245
Manufacturing	**24**	**35**	**-31.4**	**3,884,809**	**94,168,252**
Bankruptcies	14	27	-48.1	3,741,570	22,181,351
Proposals	10	8	25.0	143,239	71,986,901
Wholesale Trade	**8**	**9**	**-11.1**	**1,078,779**	**44,321,383**
Bankruptcies	7	7	0.0	1,078,779	12,577,802
Proposals	1	2	-50.0	0	31,743,581
Retail Trade	**22**	**32**	**-31.3**	**2,590,731**	**8,282,620**
Bankruptcies	14	24	-41.7	2,590,727	8,207,238
Proposals	8	8	0.0	4	75,382
Transportation and Warehousing	**17**	**10**	**70.0**	**4,060,201**	**6,818,658**
Bankruptcies	9	8	12.5	1,685,642	3,773,217
Proposals	8	2	300.0	2,374,559	3,045,441
Information and Cultural Industries	**6**	**2**	**200.0**	**121,649**	**2,734,259**
Bankruptcies	5	2	150.0	121,649	2,734,259
Proposals	1	0	--	0	0
Finance and Insurance	**3**	**4**	**-25.0**	**12,303**	**980,488**
Bankruptcies	2	3	-33.3	12,302	180,666
Proposals	1	1	0.0	1	799,822
Real Estate and Rental and Leasing	**18**	**12**	**50.0**	**6,272,810**	**123,085,672**
Bankruptcies	14	10	40.0	4,692,129	120,374,939
Proposals	4	2	100.0	1,580,681	2,710,733
Professional, Scientific and Technical Services	**9**	**14**	**-35.7**	**5,023,463**	**8,659,620**
Bankruptcies	6	10	-40.0	557,580	3,021,700
Proposals	3	4	-25.0	4,465,883	5,637,920
Management of Companies and Enterprises	**8**	**4**	**100.0**	**790,098**	**32,225,714**
Bankruptcies	4	4	0.0	790,098	16,225,780
Proposals	4	0	--	0	15,999,934

Table 4j: Insolvencies by NAICS Economic Sectors, British Columbia (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Administrative and Support, Waste Management and Remediation Services	**19**	**8**	**137.5**	**2,454,883**	**6,360,790**
Bankruptcies	13	7	85.7	2,398,945	6,197,341
Proposals	6	1	500.0	55,938	163,449
Educational Services	**1**	**8**	**-87.5**	**4,756**	**72,359**
Bankruptcies	1	7	-85.7	4,756	72,359
Proposals	0	1	-100.0	0	0
Health Care and Social Assistance	**3**	**4**	**-25.0**	**36,711**	**1,764,691**
Bankruptcies	3	4	-25.0	36,711	1,764,691
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**3**	**3**	**0.0**	**138,986**	**716,140**
Bankruptcies	2	3	-33.3	15,498	585,920
Proposals	1	0	--	123,488	130,220
Accommodation and Food Services	**28**	**32**	**-12.5**	**3,151,762**	**12,209,860**
Bankruptcies	22	27	-18.5	1,101,689	10,076,722
Proposals	6	5	20.0	2,050,073	2,133,138
Other Services (except Public Administration)	**2**	**4**	**-50.0**	**340,396**	**527,784**
Bankruptcies	0	3	-100.0	0	0
Proposals	2	1	100.0	340,396	527,784
Public Administration	**1**	**0**	**--**	**31,602**	**91,910**
Bankruptcies	1	0	--	31,602	91,910
Proposals	0	0	--	0	0
Total	**222**	**256**	**-13.3**	**38,476,145**	**486,635,393**
Bankruptcies	**154**	**200**	**-23.0**	**27,293,393**	**350,953,843**
Proposals	**68**	**56**	**21.4**	**11,182,752**	**135,681,550**

Table 4k: Insolvencies by NAICS Economic Sectors, Northwest Territories

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Agriculture, Forestry, Fishing and Hunting	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Mining and Oil and Gas Extraction	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Utilities	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Manufacturing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Wholesale Trade	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Retail Trade	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Transportation and Warehousing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Information and Cultural Industries	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Management of Companies and Enterprises	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4k: Insolvencies by NAICS Economic Sectors, Northwest Territories (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Administrative and Support, Waste Management and Remediation Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Educational Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Accommodation and Food Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Other Services (except Public Administration)	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Public Administration	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**0**	**0**	--	**0**	**0**
Bankruptcies	**0**	**0**	--	**0**	**0**
Proposals	**0**	**0**	--	**0**	**0**

Table 4I: Insolvencies by NAICS Economic Sectors, Yukon

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Agriculture, Forestry, Fishing and Hunting	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Mining and Oil and Gas Extraction	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	1	-100.0	0	0
Utilities	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Manufacturing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Wholesale Trade	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Retail Trade	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Transportation and Warehousing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Information and Cultural Industries	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Management of Companies and Enterprises	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4I: Insolvencies by NAICS Economic Sectors, Yukon (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Administrative and Support, Waste Management and Remediation Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Educational Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Accommodation and Food Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Other Services (except Public Administration)	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Public Administration	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	**0**	**0**	--	**0**	**0**
Proposals	**0**	**1**	**-100.0**	**0**	**0**

Table 4m: Insolvencies by NAICS Economic Sectors, Nunavut

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Agriculture, Forestry, Fishing and Hunting	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Mining and Oil and Gas Extraction	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Utilities	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Construction	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Manufacturing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Wholesale Trade	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Retail Trade	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Transportation and Warehousing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Information and Cultural Industries	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Finance and Insurance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Real Estate and Rental and Leasing	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Professional, Scientific and Technical Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Management of Companies and Enterprises	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0

Table 4m: Insolvencies by NAICS Economic Sectors, Nunavut (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Administrative and Support, Waste Management and Remediation Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Educational Services	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Health Care and Social Assistance	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Arts, Entertainment and Recreation	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Accommodation and Food Services	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	0	1	-100.0	0	0
Proposals	0	0	--	0	0
Other Services (except Public Administration)	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Public Administration	**0**	**0**	--	**0**	**0**
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Total	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	**0**	**1**	**-100.0**	**0**	**0**
Proposals	**0**	**0**	--	**0**	**0**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Newfoundland and Labrador	**1,822**	**1,545**	**17.9**	**156,098,820**	**220,801,462**
Bankruptcies	**1,498**	**1,348**	**11.1**	**102,114,221**	**163,025,907**
Proposals	**324**	**197**	**64.5**	**53,984,599**	**57,775,555**
Avalon Peninsula	887	723	22.7	86,930,933	114,350,487
Bankruptcies	697	620	12.4	48,893,503	77,186,779
Proposals	190	102	86.3	38,037,430	37,163,708
South Coast - Burin Peninsula	114	109	4.6	7,484,552	11,987,130
Bankruptcies	102	97	5.2	5,314,243	9,002,616
Proposals	12	12	0.0	2,170,309	2,984,514
West Coast - Northern Peninsula - Labrador	346	286	21.0	27,052,842	40,635,881
Bankruptcies	275	248	10.9	19,676,010	31,867,924
Proposals	71	38	86.8	7,376,832	8,767,957
Notre Dame - Central Bonavista Bay	475	428	11.0	34,630,492	53,827,965
Bankruptcies	424	382	11.0	28,230,464	44,968,589
Proposals	51	45	13.3	6,400,028	8,859,376
Prince Edward Island	**806**	**721**	**11.8**	**53,314,386**	**87,661,924**
Bankruptcies	**519**	**502**	**3.4**	**29,262,408**	**56,637,083**
Proposals	**287**	**219**	**31.1**	**24,051,978**	**31,024,841**
Nova Scotia	**5,232**	**5,227**	**0.1**	**443,250,633**	**578,361,245**
Bankruptcies	**3,648**	**3,726**	**-2.1**	**244,020,410**	**378,551,282**
Proposals	**1,584**	**1,501**	**5.5**	**199,230,223**	**199,809,963**
Cape Breton	837	799	4.8	68,889,984	75,991,862
Bankruptcies	451	485	-7.0	20,644,146	35,664,635
Proposals	386	314	22.9	48,245,838	40,327,227
North Shore	956	1,030	-7.2	67,837,883	96,180,423
Bankruptcies	668	718	-7.0	35,227,225	60,445,605
Proposals	287	312	-8.0	32,610,658	35,734,818
Annapolis Valley	766	744	3.0	69,111,344	87,119,468
Bankruptcies	598	591	1.2	46,340,244	64,883,478
Proposals	168	153	9.8	22,771,100	22,235,990
Southern	579	605	-4.3	44,998,848	65,591,602
Bankruptcies	434	453	-4.2	29,441,352	47,192,041
Proposals	145	152	-4.6	15,557,496	18,399,561
Halifax	2,097	2,048	2.4	192,412,574	253,477,890
Bankruptcies	1,498	1,479	1.3	112,367,443	170,365,523
Proposals	598	570	4.9	80,045,131	83,112,367
New Brunswick	**4,331**	**4,308**	**0.5**	**364,559,367**	**533,871,031**
Bankruptcies	**2,814**	**3,021**	**-6.9**	**175,843,216**	**316,441,228**
Proposals	**1,517**	**1,287**	**17.9**	**188,716,151**	**217,429,803**
Campbellton - Miramichi	870	762	14.2	57,695,165	96,166,425
Bankruptcies	600	576	4.2	30,347,319	58,070,318
Proposals	271	187	44.9	27,347,846	38,096,107

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Moncton - Richibucto	1,290	1,357	-4.9	120,315,043	175,800,477
Bankruptcies	840	917	-8.4	60,759,112	108,969,065
Proposals	450	441	2.0	59,555,931	66,831,412
Saint John - St.Stephen	1,040	993	4.7	95,895,234	131,920,435
Bankruptcies	638	674	-5.3	41,824,350	70,669,181
Proposals	403	319	26.3	54,070,884	61,251,254
Fredericton - Oromocto	734	750	-2.1	63,327,506	85,997,698
Bankruptcies	463	519	-10.8	27,559,812	48,216,552
Proposals	272	232	17.2	35,767,694	37,781,146
Edmundston - Woodstock	394	444	-11.3	27,326,419	43,985,996
Bankruptcies	273	335	-18.5	15,352,624	30,516,111
Proposals	122	107	14.0	11,973,795	13,469,885
Quebec	**43,705**	**41,554**	**5.2**	**3,340,368,146**	**4,317,805,874**
Bankruptcies	**24,539**	**24,447**	**0.4**	**1,131,601,417**	**2,170,055,264**
Proposals	**19,166**	**17,107**	**12.0**	**2,208,766,729**	**2,147,750,610**
Gaspésie - Îles-de-la-Madeleine	506	415	21.9	30,639,794	37,260,617
Bankruptcies	285	224	27.2	11,763,595	19,500,102
Proposals	222	192	15.6	18,876,199	17,760,515
Bas-Saint-Laurent	901	858	5.0	64,145,640	75,414,585
Bankruptcies	523	531	-1.5	26,265,948	40,147,493
Proposals	378	327	15.6	37,879,692	35,267,092
Capitale-Nationale	3,208	2,687	19.4	220,453,124	288,206,866
Bankruptcies	1,959	1,732	13.1	77,931,163	143,838,657
Proposals	1,249	954	30.9	142,521,961	144,368,209
Chaudière - Appalaches	1,633	1,500	8.9	126,736,499	168,001,425
Bankruptcies	934	970	-3.7	48,972,341	86,836,496
Proposals	700	530	32.1	77,764,158	81,164,929
Estrie	1,543	1,428	8.1	113,336,758	134,561,519
Bankruptcies	997	941	6.0	51,963,274	78,118,762
Proposals	545	487	11.9	61,373,484	56,442,757
Centre-du-Québec	1,166	1,124	3.7	76,201,461	99,327,997
Bankruptcies	639	633	0.9	29,251,449	49,393,186
Proposals	526	491	7.1	46,950,012	49,934,811
Montérégie	8,402	8,224	2.2	747,532,420	879,721,609
Bankruptcies	4,486	4,521	-0.8	241,585,095	412,992,494
Proposals	3,915	3,703	5.7	505,947,325	466,729,115
Montréal	9,196	9,064	1.5	388,415,844	763,562,157
Bankruptcies	5,387	5,652	-4.7	113,961,810	411,734,018
Proposals	3,809	3,412	11.6	274,454,034	351,828,139
Laval	2,289	2,205	3.8	198,159,653	286,307,268
Bankruptcies	1,187	1,232	-3.7	53,007,981	137,038,834
Proposals	1,102	972	13.4	145,151,672	149,268,434
Lanaudière	3,595	3,524	2.0	378,152,867	426,403,999
Bankruptcies	1,756	1,806	-2.8	110,374,401	195,719,404
Proposals	1,840	1,717	7.2	267,778,466	230,684,595

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Laurentides	4,490	4,227	6.2	439,467,360	533,215,835
Bankruptcies	2,369	2,269	4.4	139,495,994	266,171,958
Proposals	2,121	1,957	8.4	299,971,366	267,043,877
Outaouais	2,677	2,622	2.1	245,980,191	278,760,887
Bankruptcies	1,486	1,491	-0.3	93,183,708	141,798,237
Proposals	1,191	1,132	5.2	152,796,483	136,962,650
Abitibi - Témiscamingue	791	681	16.2	59,049,374	63,266,180
Bankruptcies	447	413	8.2	22,304,113	30,074,344
Proposals	343	269	27.5	36,745,261	33,191,836
Mauricie	1,528	1,338	14.2	97,556,914	119,992,676
Bankruptcies	1,013	915	10.7	43,918,174	67,226,369
Proposals	516	423	22.0	53,638,740	52,766,307
Saguenay - Lac-Saint-Jean	1,373	1,266	8.5	119,822,360	122,715,120
Bankruptcies	816	859	-5.0	52,311,068	66,617,488
Proposals	557	407	36.9	67,511,292	56,097,632
Côte-Nord	348	325	7.1	29,087,015	35,440,181
Bankruptcies	221	221	0.0	13,041,676	20,362,190
Proposals	127	104	22.1	16,045,339	15,077,991
Nord-du-Québec	59	65	-9.2	5,630,873	5,646,954
Bankruptcies	35	38	-7.9	2,269,626	2,485,232
Proposals	26	29	-10.3	3,361,247	3,161,722
Ontario	**39,935**	**41,108**	**-2.9**	**3,110,946,128**	**4,406,774,939**
Bankruptcies	**17,958**	**19,234**	**-6.6**	**801,153,818**	**1,965,130,795**
Proposals	**21,977**	**21,874**	**0.5**	**2,309,792,310**	**2,441,644,144**
Ottawa	3,768	3,827	-1.5	336,497,379	471,555,411
Bankruptcies	2,097	2,238	-6.3	126,936,713	237,343,847
Proposals	1,671	1,588	5.2	209,560,666	234,211,564
Kingston - Pembroke	1,683	1,642	2.5	164,467,497	186,862,608
Bankruptcies	875	878	-0.3	54,659,288	88,288,919
Proposals	808	764	5.8	109,808,209	98,573,689
Muskoka - Kawarthas	1,203	1,326	-9.3	113,014,912	134,068,618
Bankruptcies	570	654	-12.8	23,764,920	55,947,162
Proposals	634	671	-5.5	89,249,992	78,121,456
Toronto	16,015	17,035	-6.0	1,032,348,322	1,734,232,580
Bankruptcies	6,176	6,702	-7.8	198,289,262	745,842,046
Proposals	9,838	10,332	-4.8	834,059,060	988,390,534
Kitchener - Waterloo - Barrie	4,039	4,137	-2.4	353,244,842	444,766,365
Bankruptcies	1,825	2,009	-9.2	74,687,257	183,120,986
Proposals	2,214	2,129	4.0	278,557,585	261,645,379
Hamilton - Niagara Peninsula	4,409	4,737	-6.9	353,054,213	485,577,277
Bankruptcies	1,920	2,190	-12.3	82,765,037	209,590,279
Proposals	2,489	2,547	-2.3	270,289,176	275,986,998
London	2,660	2,670	-0.4	236,196,137	282,967,525
Bankruptcies	1,210	1,378	-12.2	58,941,517	108,781,335
Proposals	1,450	1,292	12.2	177,254,620	174,186,190

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Windsor - Sarnia	2,290	2,160	6.0	180,883,044	240,937,510
Bankruptcies	1,121	1,156	-3.0	55,924,881	111,158,099
Proposals	1,170	1,003	16.7	124,958,163	129,779,411
Stratford - Bruce Peninsula	711	762	-6.7	67,764,152	82,462,407
Bankruptcies	381	447	-14.8	23,909,797	42,487,514
Proposals	329	316	4.1	43,854,355	39,974,893
Northeast	2,598	2,314	12.3	230,167,718	281,283,882
Bankruptcies	1,424	1,260	13.0	83,188,795	147,945,086
Proposals	1,173	1,053	11.4	146,978,923	133,338,796
Northwest	559	502	11.4	43,307,912	62,060,757
Bankruptcies	358	321	11.5	18,086,351	34,625,522
Proposals	201	180	11.7	25,221,561	27,435,235
Manitoba	**2,098**	**1,891**	**10.9**	**214,847,634**	**294,297,181**
Bankruptcies	**1,264**	**1,200**	**5.3**	**95,582,091**	**178,927,066**
Proposals	**834**	**691**	**20.7**	**119,265,543**	**115,370,115**
Southeast	162	126	28.6	21,012,270	40,388,450
Bankruptcies	120	82	46.3	12,972,040	33,520,956
Proposals	41	45	-8.9	8,040,230	6,867,494
South Central	59	66	-10.6	7,086,723	7,943,321
Bankruptcies	43	57	-24.6	4,023,710	5,592,895
Proposals	17	11	54.5	3,063,013	2,350,426
Southwest	282	253	11.5	32,883,224	31,508,734
Bankruptcies	132	131	0.8	10,887,954	14,753,077
Proposals	152	123	23.6	21,995,270	16,755,657
North Central	61	80	-23.8	5,033,657	6,567,353
Bankruptcies	42	44	-4.5	2,920,952	4,952,841
Proposals	19	37	-48.6	2,112,705	1,614,512
Winnipeg	1,278	1,139	12.2	117,485,545	170,402,203
Bankruptcies	779	751	3.7	50,766,603	97,290,844
Proposals	501	388	29.1	66,718,942	73,111,359
Interlake	101	98	3.1	11,635,491	15,538,018
Bankruptcies	67	67	0.0	6,001,699	10,011,640
Proposals	33	32	3.1	5,633,792	5,526,378
Parklands	91	57	59.6	11,620,550	12,875,725
Bankruptcies	47	28	67.9	4,520,674	7,468,965
Proposals	44	30	46.7	7,099,876	5,406,760
North	60	66	-9.1	8,090,174	9,073,377
Bankruptcies	34	41	-17.1	3,488,459	5,335,848
Proposals	28	26	7.7	4,601,715	3,737,529
Saskatchewan	**2,198**	**1,938**	**13.4**	**329,983,601**	**357,094,975**
Bankruptcies	**1,155**	**1,105**	**4.5**	**121,924,854**	**173,908,444**
Proposals	**1,043**	**833**	**25.2**	**208,058,747**	**183,186,531**
Regina - Moose Mountain	676	603	12.1	115,046,443	119,385,292
Bankruptcies	298	325	-8.3	31,479,686	43,842,045
Proposals	379	279	35.8	83,566,757	75,543,247

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Swift Current - Moose Jaw	194	188	3.2	21,772,479	23,838,676
Bankruptcies	120	118	1.7	11,343,025	14,736,125
Proposals	74	70	5.7	10,429,454	9,102,551
Saskatoon - Biggar	694	620	11.9	116,144,343	120,530,748
Bankruptcies	335	347	-3.5	41,200,718	54,060,977
Proposals	360	272	32.4	74,943,625	66,469,771
Yorkton - Melville	142	133	6.8	17,970,633	24,936,248
Bankruptcies	92	71	29.6	9,937,872	18,168,784
Proposals	49	63	-22.2	8,032,761	6,767,464
Prince Albert	459	357	28.6	55,674,793	64,395,654
Bankruptcies	292	225	29.8	27,081,597	40,993,602
Proposals	167	132	26.5	28,593,196	23,402,052
Northern	33	35	-5.7	3,374,909	4,008,357
Bankruptcies	18	19	-5.3	881,955	2,106,910
Proposals	15	17	-11.8	2,492,954	1,901,447
Alberta	**9,810**	**8,281**	**18.5**	**1,324,889,692**	**1,707,944,001**
Bankruptcies	**4,280**	**3,859**	**10.9**	**433,861,199**	**802,185,572**
Proposals	**5,530**	**4,422**	**25.1**	**891,028,493**	**905,758,429**
Lethbridge - Medicine Hat	961	832	15.5	133,463,748	147,013,429
Bankruptcies	410	380	7.9	43,359,312	62,762,447
Proposals	550	453	21.4	90,104,436	84,250,982
Camrose - Drumheller	450	324	38.9	61,166,359	82,808,548
Bankruptcies	230	165	39.4	28,134,568	48,204,826
Proposals	220	159	38.4	33,031,791	34,603,722
Calgary	3,695	3,101	19.2	501,863,319	668,103,217
Bankruptcies	1,481	1,356	9.2	141,431,434	301,258,968
Proposals	2,214	1,745	26.9	360,431,885	366,844,249
Banff - Jasper - Rocky Mountain House	213	154	38.3	29,408,604	37,094,497
Bankruptcies	88	79	11.4	11,333,183	20,388,450
Proposals	126	75	68.0	18,075,421	16,706,047
Red Deer	758	571	32.7	117,961,943	134,840,638
Bankruptcies	287	259	10.8	33,523,317	49,474,070
Proposals	471	310	51.9	84,438,626	85,366,568
Edmonton	2,913	2,656	9.7	370,392,754	475,404,289
Bankruptcies	1,323	1,282	3.2	121,175,844	224,294,210
Proposals	1,590	1,374	15.7	249,216,910	251,110,079
Athabasca - Grande Prairie - Peace River	553	475	16.4	66,946,962	103,020,472
Bankruptcies	323	271	19.2	34,009,813	61,757,219
Proposals	230	203	13.3	32,937,149	41,263,253
Wood Buffalo - Cold Lake	269	167	61.1	43,686,003	59,658,913
Bankruptcies	140	65	115.4	20,893,727	34,045,383
Proposals	128	103	24.3	22,792,276	25,613,530

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
British Columbia	**11,580**	**11,383**	**1.7**	**1,123,751,469**	**1,601,413,643**
Bankruptcies	**5,683**	**6,345**	**-10.4**	**388,511,780**	**814,669,138**
Proposals	**5,897**	**5,038**	**17.1**	**735,239,689**	**786,744,505**
Vancouver Island and Coast	2,554	2,484	2.8	294,899,737	398,018,627
Bankruptcies	1,442	1,499	-3.8	113,013,412	222,001,355
Proposals	1,112	986	12.8	181,886,325	176,017,272
Lower Mainland - Southwest	6,409	6,324	1.3	516,823,069	783,722,377
Bankruptcies	2,877	3,360	-14.4	153,749,663	372,749,354
Proposals	3,532	2,964	19.2	363,073,406	410,973,023
Thompson - Okanagan	1,506	1,517	-0.7	187,087,305	251,176,577
Bankruptcies	769	848	-9.3	71,418,537	123,792,432
Proposals	738	669	10.3	115,668,768	127,384,145
Kootenay	374	363	3.0	42,892,434	65,015,472
Bankruptcies	222	236	-5.9	21,544,995	44,054,152
Proposals	152	126	20.6	21,347,439	20,961,320
Cariboo	512	485	5.6	61,052,973	72,217,308
Bankruptcies	265	289	-8.3	22,503,576	36,755,380
Proposals	247	197	25.4	38,549,397	35,461,928
North Coast	58	49	18.4	3,363,842	7,434,450
Bankruptcies	35	32	9.4	958,811	4,864,085
Proposals	25	19	31.6	2,405,031	2,570,365
Nechako	51	72	-29.2	6,481,620	8,406,001
Bankruptcies	34	44	-22.7	3,367,338	5,478,652
Proposals	18	27	-33.3	3,114,282	2,927,349
Northeast	112	88	27.3	11,150,490	15,422,832
Bankruptcies	39	37	5.4	1,955,449	4,973,729
Proposals	73	51	43.1	9,195,041	10,449,103
Northwest Territories	**52**	**49**	**6.1**	**5,523,615**	**7,994,766**
Bankruptcies	**28**	**26**	**7.7**	**2,377,970**	**4,562,289**
Proposals	**24**	**23**	**4.3**	**3,145,645**	**3,432,477**
Yukon Territory	**35**	**39**	**-10.3**	**6,917,885**	**11,566,723**
Bankruptcies	**18**	**22**	**-18.2**	**2,126,896**	**6,890,453**
Proposals	**17**	**17**	**0.0**	**4,790,989**	**4,676,270**
Nunavut	**5**	**6**	**-16.7**	**37,703**	**292,193**
Bankruptcies	**2**	**4**	**-50.0**	**16,300**	**174,789**
Proposals	**3**	**2**	**50.0**	**21,403**	**117,404**

Table 6: Insolvencies Filed by Businesses by ER

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Newfoundland and Labrador	**27**	**30**	**-10.0**	**3,366,691**	**18,987,245**
Bankruptcies	**21**	**27**	**-22.2**	**3,286,999**	**7,205,911**
Proposals	**6**	**3**	**100.0**	**79,692**	**11,781,334**
Avalon Peninsula	17	20	-15.0	1,993,026	15,761,286
Bankruptcies	13	17	-23.5	1,984,726	4,404,552
Proposals	4	3	33.3	8,300	11,356,734
South Coast - Burin Peninsula	0	0	--	0	0
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
West Coast - Northern Peninsula - Labrador	7	0	--	1,356,665	2,815,776
Bankruptcies	5	0	--	1,285,273	2,391,176
Proposals	2	0	--	71,392	424,600
Notre Dame - Central Bonavista Bay	3	10	-70.0	17,000	410,183
Bankruptcies	3	10	-70.0	17,000	410,183
Proposals	0	0	--	0	0
Prince Edward Island	**16**	**18**	**-11.1**	**1,558,566**	**6,022,409**
Bankruptcies	**12**	**13**	**-7.7**	**1,474,820**	**5,317,689**
Proposals	**4**	**5**	**-20.0**	**83,746**	**704,720**
Nova Scotia	**93**	**77**	**20.8**	**34,140,149**	**109,612,111**
Bankruptcies	**69**	**52**	**32.7**	**32,870,443**	**88,132,139**
Proposals	**24**	**25**	**-4.0**	**1,269,706**	**21,479,972**
Cape Breton	8	14	-42.9	11,797,969	28,138,306
Bankruptcies	5	9	-44.4	10,956,800	26,953,477
Proposals	3	5	-40.0	841,169	1,184,829
North Shore	14	6	133.3	3,424,483	7,429,145
Bankruptcies	14	5	180.0	3,022,959	6,709,975
Proposals	1	1	0.0	401,524	719,170
Annapolis Valley	8	10	-20.0	6,755,684	16,135,437
Bankruptcies	7	4	75.0	6,755,684	13,452,485
Proposals	1	6	-83.3	0	2,682,952
Southern	11	13	-15.4	1,257,553	10,348,160
Bankruptcies	7	7	0.0	1,248,448	2,118,704
Proposals	4	6	-33.3	9,105	8,229,456
Halifax	52	34	52.9	10,904,459	47,561,064
Bankruptcies	36	27	33.3	10,886,552	38,897,499
Proposals	15	7	114.3	17,907	8,663,565
New Brunswick	**80**	**87**	**-8.0**	**22,605,984**	**77,511,373**
Bankruptcies	**59**	**68**	**-13.2**	**19,211,479**	**58,089,148**
Proposals	**21**	**19**	**10.5**	**3,394,505**	**19,422,225**
Campbellton - Miramichi	19	21	-9.5	1,612,745	7,977,833
Bankruptcies	14	20	-30.0	1,315,119	3,020,734
Proposals	6	1	500.0	297,626	4,957,099

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Moncton - Richibucto	28	24	16.7	8,962,101	30,899,859
Bankruptcies	22	18	22.2	6,343,028	19,893,015
Proposals	7	6	16.7	2,619,073	11,006,844
Saint John - St.Stephen	13	13	0.0	10,818,768	15,414,742
Bankruptcies	13	10	30.0	10,798,704	15,236,097
Proposals	1	3	-66.7	20,064	178,645
Fredericton - Oromocto	6	14	-57.1	162,467	19,327,944
Bankruptcies	5	10	-50.0	162,467	18,611,775
Proposals	2	4	-50.0	0	716,169
Edmundston - Woodstock	10	13	-23.1	1,049,902	3,890,993
Bankruptcies	6	9	-33.3	592,160	1,327,526
Proposals	5	4	25.0	457,742	2,563,467
Quebec	**2,237**	**2,337**	**-4.3**	**261,316,988**	**1,721,742,295**
Bankruptcies	**1,684**	**1,690**	**-0.4**	**131,014,131**	**895,406,275**
Proposals	**553**	**647**	**-14.5**	**130,302,857**	**826,336,020**
Gaspésie - Îles-de-la-Madeleine	15	20	-25.0	2,166,585	33,761,867
Bankruptcies	13	16	-18.8	2,017,514	33,358,798
Proposals	3	4	-25.0	149,071	403,069
Bas-Saint-Laurent	71	61	16.4	10,672,038	38,462,810
Bankruptcies	57	48	18.8	9,574,530	30,877,138
Proposals	13	13	0.0	1,097,508	7,585,672
Capitale-Nationale	193	191	1.0	14,153,122	67,553,046
Bankruptcies	150	146	2.7	13,153,516	37,819,948
Proposals	44	47	-6.4	999,606	29,733,098
Chaudière - Appalaches	91	109	-16.5	16,295,832	58,230,642
Bankruptcies	70	83	-15.7	14,109,799	26,723,535
Proposals	22	26	-15.4	2,186,033	31,507,107
Estrie	43	60	-28.3	3,898,554	38,038,661
Bankruptcies	33	46	-28.3	2,124,865	8,794,143
Proposals	11	14	-21.4	1,773,689	29,244,518
Centre-du-Québec	59	62	-4.8	2,464,592	28,170,533
Bankruptcies	45	51	-11.8	1,384,946	11,911,002
Proposals	14	11	27.3	1,079,646	16,259,531
Montérégie	381	424	-10.1	18,492,971	193,820,374
Bankruptcies	283	296	-4.4	16,283,337	111,674,398
Proposals	98	129	-24.0	2,209,634	82,145,976
Montréal	650	672	-3.3	125,861,487	852,548,729
Bankruptcies	463	484	-4.3	24,780,734	405,877,541
Proposals	186	189	-1.6	101,080,753	446,671,188
Laval	123	150	-18.0	4,272,583	59,374,321
Bankruptcies	96	111	-13.5	3,847,698	37,463,163
Proposals	27	39	-30.8	424,885	21,911,158
Lanaudière	119	138	-13.8	7,229,734	55,982,633
Bankruptcies	95	90	5.6	6,682,260	28,528,916
Proposals	25	48	-47.9	547,474	27,453,717

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Laurentides	198	203	-2.5	8,566,004	123,219,773
Bankruptcies	149	153	-2.6	7,455,084	57,130,052
Proposals	48	50	-4.0	1,110,920	66,089,721
Outaouais	94	99	-5.1	8,631,751	50,839,408
Bankruptcies	71	67	6.0	7,738,438	45,588,831
Proposals	23	33	-30.3	893,313	5,250,577
Abitibi - Témiscamingue	25	22	13.6	1,321,915	5,026,700
Bankruptcies	22	18	22.2	1,121,848	4,739,177
Proposals	3	5	-40.0	200,067	287,523
Mauricie	78	50	56.0	21,584,083	40,738,646
Bankruptcies	58	39	48.7	6,170,619	17,224,263
Proposals	20	12	66.7	15,413,464	23,514,383
Saguenay - Lac-Saint-Jean	67	45	48.9	11,724,624	66,798,465
Bankruptcies	55	30	83.3	10,587,834	29,784,909
Proposals	12	17	-29.4	1,136,790	37,013,556
Côte-Nord	15	18	-16.7	3,160,566	6,404,027
Bankruptcies	15	10	50.0	3,160,565	6,046,813
Proposals	1	8	-87.5	1	357,214
Nord-du-Québec	10	3	233.3	820,544	2,771,659
Bankruptcies	8	2	300.0	820,542	1,863,648
Proposals	2	1	100.0	2	908,011
Ontario	**1,141**	**1,090**	**4.7**	**223,939,288**	**3,167,610,154**
Bankruptcies	**884**	**835**	**5.9**	**178,534,654**	**2,826,654,641**
Proposals	**257**	**255**	**0.8**	**45,404,634**	**340,955,513**
Ottawa	149	136	9.6	18,885,203	71,544,909
Bankruptcies	119	94	26.6	18,762,045	69,080,200
Proposals	31	41	-24.4	123,158	2,464,709
Kingston - Pembroke	28	29	-3.4	8,051,662	6,740,180
Bankruptcies	24	25	-4.0	7,805,690	6,253,858
Proposals	4	4	0.0	245,972	486,322
Muskoka - Kawarthas	11	9	22.2	133,076	1,311,141
Bankruptcies	11	8	37.5	133,076	1,311,141
Proposals	1	1	0.0	0	0
Toronto	583	542	7.6	142,037,595	2,684,017,317
Bankruptcies	457	411	11.2	109,390,273	2,492,087,318
Proposals	125	131	-4.6	32,647,322	191,929,999
Kitchener - Waterloo - Barrie	72	84	-14.3	11,426,970	95,179,522
Bankruptcies	56	65	-13.8	10,145,348	48,236,962
Proposals	16	19	-15.8	1,281,622	46,942,560
Hamilton - Niagara Peninsula	132	110	20.0	19,708,924	175,924,975
Bankruptcies	92	85	8.2	11,416,446	137,018,423
Proposals	41	25	64.0	8,292,478	38,906,552
London	38	38	0.0	7,218,478	76,644,910
Bankruptcies	28	28	0.0	7,138,323	21,542,257
Proposals	11	10	10.0	80,155	55,102,653

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Windsor - Sarnia	35	49	-28.6	9,344,818	28,130,099
Bankruptcies	28	46	-39.1	8,617,014	27,065,932
Proposals	7	3	133.3	727,804	1,064,167
Stratford - Bruce Peninsula	19	23	-17.4	1,872,233	5,768,066
Bankruptcies	13	18	-27.8	1,134,357	4,355,504
Proposals	7	6	16.7	737,876	1,412,562
Northeast	59	52	13.5	4,575,062	19,254,831
Bankruptcies	50	43	16.3	3,363,507	16,872,738
Proposals	9	9	0.0	1,211,555	2,382,093
Northwest	10	15	-33.3	665,267	3,094,184
Bankruptcies	7	12	-41.7	628,576	2,830,308
Proposals	3	4	-25.0	56,691	263,876
Manitoba	**38**	**57**	**-33.3**	**8,318,211**	**26,348,323**
Bankruptcies	**26**	**48**	**-45.8**	**4,602,489**	**20,995,329**
Proposals	**12**	**9**	**33.3**	**3,715,722**	**5,352,994**
Southeast	8	6	33.3	1,964,906	14,887,450
Bankruptcies	7	6	16.7	1,940,406	14,405,874
Proposals	1	0	--	24,500	481,576
South Central	1	1	0.0	519,000	342,000
Bankruptcies	0	1	-100.0	0	0
Proposals	1	0	--	519,000	342,000
Southwest	7	14	-50.0	932,097	1,567,253
Bankruptcies	4	13	-69.2	664,969	1,148,093
Proposals	3	2	50.0	267,128	419,160
North Central	0	0	--	0	0
Bankruptcies	0	0	--	0	0
Proposals	0	0	--	0	0
Winnipeg	16	26	-38.5	2,611,335	6,914,988
Bankruptcies	11	23	-52.2	1,230,643	3,548,340
Proposals	5	4	25.0	1,380,692	3,366,648
Interlake	1	3	-66.7	285,017	1,127,142
Bankruptcies	1	3	-66.7	285,017	1,127,142
Proposals	0	0	--	0	0
Parklands	2	1	100.0	1,524,402	743,610
Bankruptcies	0	1	-100.0	0	0
Proposals	2	0	--	1,524,402	743,610
North	3	4	-25.0	481,454	765,879
Bankruptcies	3	1	200.0	481,454	765,879
Proposals	0	3	-100.0	0	0
Saskatchewan	**119**	**124**	**-4.0**	**12,485,626**	**46,509,675**
Bankruptcies	**85**	**77**	**10.4**	**8,652,841**	**28,531,046**
Proposals	**34**	**47**	**-27.7**	**3,812,786**	**17,978,629**
Regina - Moose Mountain	57	44	29.5	7,214,172	16,322,935
Bankruptcies	37	25	48.0	4,312,564	2,659,137
Proposals	20	20	0.0	2,901,608	13,663,798

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
Swift Current - Moose Jaw	10	12	-16.7	1,167,069	824,129
Bankruptcies	6	7	-14.3	1,088,744	297,370
Proposals	4	6	-33.3	78,325	526,759
Saskatoon - Biggar	22	30	-26.7	1,929,212	25,253,874
Bankruptcies	19	21	-9.5	1,680,354	23,925,231
Proposals	3	9	-66.7	248,858	1,328,643
Yorkton - Melville	11	15	-26.7	723,526	582,403
Bankruptcies	10	13	-23.1	713,812	549,102
Proposals	1	3	-66.7	9,714	33,301
Prince Albert	18	19	-5.3	1,431,648	3,526,333
Bankruptcies	12	12	0.0	857,368	1,100,205
Proposals	6	8	-25.0	574,280	2,426,128
Northern	0	0	–	0	0
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Alberta	**134**	**141**	**-5.0**	**74,476,476**	**283,945,121**
Bankruptcies	**95**	**105**	**-9.5**	**71,383,315**	**251,021,969**
Proposals	**39**	**36**	**8.3**	**3,093,161**	**32,923,152**
Lethbridge - Medicine Hat	3	6	-50.0	1,192,851	2,436,384
Bankruptcies	3	5	-40.0	1,192,851	2,436,384
Proposals	0	1	-100.0	0	0
Camrose - Drumheller	2	8	-75.0	7,547	1,208,067
Bankruptcies	1	7	-85.7	7,547	1,208,067
Proposals	1	1	0.0	0	0
Calgary	55	62	-11.3	53,186,793	198,963,831
Bankruptcies	43	46	-6.5	53,111,195	198,592,636
Proposals	12	16	-25.0	75,598	371,195
Banff - Jasper - Rocky Mountain House	1	2	-50.0	41,755	128,327
Bankruptcies	1	2	-50.0	41,755	128,327
Proposals	0	0	–	0	0
Red Deer	9	13	-30.8	2,033,029	8,704,289
Bankruptcies	6	8	-25.0	1,896,818	5,469,029
Proposals	3	5	-40.0	136,211	3,235,260
Edmonton	47	43	9.3	14,037,869	54,081,373
Bankruptcies	30	33	-9.1	11,762,278	31,008,201
Proposals	17	10	70.0	2,275,591	23,073,172
Athabasca - Grande Prairie - Peace River	14	3	366.7	3,870,507	18,078,625
Bankruptcies	9	0	–	3,264,746	11,835,101
Proposals	5	3	66.7	605,761	6,243,524
Wood Buffalo - Cold Lake	2	2	0.0	106,124	344,223
Bankruptcies	1	2	-50.0	106,124	344,223
Proposals	1	0	–	0	0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
	2015	2014	% Change	2015	
British Columbia	**222**	**256**	**-13.3**	**38,476,145**	**486,635,393**
Bankruptcies	**154**	**200**	**-23.0**	**27,293,393**	**350,953,843**
Proposals	**68**	**56**	**21.4**	**11,182,752**	**135,681,550**
Vancouver Island and Coast	37	44	-15.9	5,682,581	67,187,403
Bankruptcies	27	39	-30.8	5,629,704	66,232,748
Proposals	9	5	80.0	52,877	954,655
Lower Mainland - Southwest	146	168	-13.1	30,170,384	246,378,569
Bankruptcies	97	130	-25.4	19,626,607	112,513,678
Proposals	48	39	23.1	10,543,777	133,864,891
Thompson - Okanagan	26	30	-13.3	897,495	160,970,056
Bankruptcies	20	24	-16.7	733,586	160,710,491
Proposals	7	7	0.0	163,909	259,565
Kootenay	1	6	-83.3	6,371	127,681
Bankruptcies	0	3	-100.0	0	0
Proposals	1	3	-66.7	6,371	127,681
Cariboo	5	2	150.0	831,490	10,413,241
Bankruptcies	6	2	200.0	831,490	10,413,241
Proposals	0	0	–	0	0
North Coast	2	0	–	322,789	763,114
Bankruptcies	2	0	–	322,789	763,114
Proposals	0	0	–	0	0
Nechako	0	0	–	0	0
Bankruptcies	0	0	–	0	0
Proposals	0	0	–	0	0
Northeast	3	3	0.0	565,035	795,329
Bankruptcies	1	2	-50.0	149,217	320,571
Proposals	2	1	100.0	415,818	474,758
Northwest Territories	**0**	**0**	–	**0**	**0**
Bankruptcies	**0**	**0**	–	**0**	**0**
Proposals	**0**	**0**	–	**0**	**0**
Yukon Territory	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	**0**	**0**	–	**0**	**0**
Proposals	**0**	**1**	**-100.0**	**0**	**0**
Nunavut	**0**	**1**	**-100.0**	**0**	**0**
Bankruptcies	**0**	**1**	**-100.0**	**0**	**0**
Proposals	**0**	**0**	–	**0**	**0**

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2015	2014	% Change	2015	
St. John's	N.L.	**648**	**512**	**26.6**	**59,173,810**	**80,170,800**
Bankruptcies		512	434	18.0	33,929,450	55,189,429
Proposals		136	78	74.4	25,244,360	24,981,371
Halifax	N.S.	**1,939**	**1,914**	**1.3**	**176,144,806**	**230,675,719**
Bankruptcies		1,392	1,382	0.7	104,155,723	156,471,475
Proposals		547	532	2.8	71,989,083	74,204,244
Moncton	N.B.	**870**	**905**	**-3.9**	**80,588,521**	**118,375,871**
Bankruptcies		580	614	-5.5	41,814,433	76,185,843
Proposals		290	291	-0.3	38,774,088	42,190,028
Saint John	N.B.	**760**	**761**	**-0.1**	**68,576,278**	**96,910,729**
Bankruptcies		485	512	-5.3	32,031,372	53,924,484
Proposals		275	249	10.4	36,544,906	42,986,245
Saguenay	Que.	**841**	**718**	**17.1**	**71,454,843**	**73,292,310**
Bankruptcies		470	463	1.5	29,199,760	38,046,786
Proposals		371	255	45.5	42,255,083	35,245,524
Québec	Que.	**3,167**	**2,699**	**17.3**	**205,069,633**	**282,377,179**
Bankruptcies		1,926	1,748	10.2	72,482,926	143,489,464
Proposals		1,241	951	30.5	132,586,707	138,887,715
Sherbrooke	Que.	**948**	**871**	**8.8**	**62,746,185**	**75,718,897**
Bankruptcies		629	599	5.0	28,589,347	44,641,887
Proposals		319	272	17.3	34,156,838	31,077,010
Trois-Rivières	Que.	**776**	**726**	**6.9**	**45,942,031**	**62,258,668**
Bankruptcies		527	485	8.7	21,799,200	37,007,517
Proposals		249	241	3.3	24,142,831	25,251,151
Montréal	Que.	**19,802**	**19,376**	**2.2**	**1,417,074,227**	**2,006,419,128**
Bankruptcies		10,764	11,055	-2.6	414,927,694	987,295,150
Proposals		9,038	8,321	8.6	1,002,146,533	1,019,123,978
Ottawa - Gatineau	Ont./Que	**4,407**	**4,377**	**0.7**	**394,914,055**	**522,634,092**
Bankruptcies		2,412	2,494	-3.3	145,895,383	256,698,357
Proposals		1,995	1,883	5.9	249,018,672	265,935,735
Kingston	Ont.	**487**	**525**	**-7.2**	**39,464,464**	**48,156,756**
Bankruptcies		279	320	-12.8	12,579,708	23,840,749
Proposals		208	205	1.5	26,884,756	24,316,007
Peterborough	Ont.	**356**	**393**	**-9.4**	**22,755,147**	**27,947,503**
Bankruptcies		173	183	-5.5	4,530,559	12,195,206
Proposals		183	210	-12.9	18,224,588	15,752,297
Oshawa	Ont.	**1,092**	**1,204**	**-9.3**	**95,019,982**	**112,705,679**
Bankruptcies		440	457	-3.7	14,568,014	39,070,200
Proposals		652	747	-12.7	80,451,968	73,635,479

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2015	2014	% Change	2015	
Toronto	Ont.	**14,254**	**15,169**	**-6.0**	**877,421,069**	**1,507,163,339**
Bankruptcies		5,532	6,032	-8.3	172,886,634	651,913,776
Proposals		8,722	9,137	-4.5	704,534,435	855,249,563
Hamilton	Ont.	**1,935**	**2,092**	**-7.5**	**130,287,611**	**192,090,624**
Bankruptcies		847	956	-11.4	28,048,330	80,574,451
Proposals		1,088	1,136	-4.2	102,239,281	111,516,173
St. Catharines - Niagara	Ont.	**1,524**	**1,622**	**-6.0**	**129,917,933**	**174,470,670**
Bankruptcies		690	797	-13.4	33,807,108	80,972,518
Proposals		834	825	1.1	96,110,825	93,498,152
Kitchener	Ont.	**1,470**	**1,516**	**-3.0**	**122,223,378**	**147,027,628**
Bankruptcies		625	779	-19.8	22,720,165	51,668,957
Proposals		845	737	14.7	99,503,213	95,358,671
Brantford	Ont.	**419**	**463**	**-9.5**	**33,818,079**	**43,675,553**
Bankruptcies		174	200	-13.0	7,013,489	17,575,637
Proposals		245	263	-6.8	26,804,590	26,099,916
Guelph	Ont.	**324**	**328**	**-1.2**	**19,007,167**	**30,853,884**
Bankruptcies		149	168	-11.3	4,596,991	14,402,776
Proposals		175	160	9.4	14,410,176	16,451,108
London	Ont.	**1,887**	**1,913**	**-1.4**	**154,090,415**	**187,365,033**
Bankruptcies		863	996	-13.4	37,700,335	69,820,645
Proposals		1,024	917	11.7	116,390,080	117,544,388
Windsor	Ont.	**1,191**	**1,156**	**3.0**	**85,743,618**	**117,060,287**
Bankruptcies		560	584	-4.1	25,914,314	50,573,103
Proposals		631	572	10.3	59,829,304	66,487,184
Barrie	Ont.	**811**	**829**	**-2.2**	**68,967,073**	**95,183,778**
Bankruptcies		400	376	6.4	16,274,184	45,033,602
Proposals		411	453	-9.3	52,692,889	50,150,176
Greater Sudbury	Ont.	**851**	**729**	**16.7**	**87,365,786**	**99,481,279**
Bankruptcies		417	362	15.2	25,357,318	45,985,795
Proposals		434	367	18.3	62,008,468	53,495,484
Thunder Bay	Ont.	**337**	**288**	**17.0**	**24,962,747**	**34,804,866**
Bankruptcies		215	184	16.8	9,434,374	17,648,943
Proposals		122	104	17.3	15,528,373	17,155,901
Winnipeg	Man.	**1,262**	**1,133**	**11.4**	**115,167,128**	**164,755,724**
Bankruptcies		774	747	3.6	50,540,330	95,112,307
Proposals		488	386	26.4	64,626,798	69,643,417
Regina	Sask.	**462**	**425**	**8.7**	**68,676,054**	**73,964,645**
Bankruptcies		201	226	-11.1	16,129,978	25,294,705
Proposals		261	199	31.2	52,546,086	48,669,940

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2015	2014	% Change	2015	
Saskatoon	Sask.	**544**	**518**	**5.0**	**83,642,733**	**91,684,467**
Bankruptcies		263	292	-9.9	30,170,121	41,730,635
Proposals		281	226	24.3	53,472,612	49,953,832
Calgary	Alta.	**3,078**	**2,705**	**13.8**	**380,520,724**	**510,450,444**
Bankruptcies		1,237	1,178	5.0	104,005,612	222,330,845
Proposals		1,841	1,527	20.6	276,515,112	288,119,599
Edmonton	Alta.	**2,553**	**2,411**	**5.9**	**306,378,209**	**400,103,974**
Bankruptcies		1,168	1,160	0.7	102,069,494	191,921,419
Proposals		1,385	1,251	10.7	204,308,715	208,182,555
Kelowna	B.C.	**567**	**593**	**-4.4**	**64,009,486**	**93,120,848**
Bankruptcies		273	310	-11.9	23,511,395	43,880,616
Proposals		294	283	3.9	40,498,091	49,240,232
Abbotsford	B.C.	**504**	**522**	**-3.4**	**59,642,619**	**75,149,954**
Bankruptcies		230	312	-26.3	23,101,416	38,370,827
Proposals		274	210	30.5	36,541,203	36,779,127
Vancouver	B.C.	**5,025**	**5,012**	**0.3**	**356,767,597**	**567,935,192**
Bankruptcies		2,210	2,581	-14.4	99,668,942	263,407,655
Proposals		2,815	2,431	15.8	257,098,655	304,527,537
Victoria	B.C.	**1,168**	**1,096**	**6.6**	**145,384,583**	**188,235,532**
Bankruptcies		546	595	-8.2	40,864,240	84,570,852
Proposals		622	501	24.2	104,520,343	103,664,680

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2015	2014	% Change	2015	
St. John's	**N.L.**	**14**	**15**	**-6.7**	**1,445,226**	**14,392,671**
Bankruptcies		12	12	0.0	1,445,226	3,496,552
Proposals		2	3	-33.3	0	10,896,119
Halifax	**N.S.**	**49**	**33**	**48.5**	**9,283,671**	**41,177,978**
Bankruptcies		35	26	34.6	9,265,971	32,564,988
Proposals		14	7	100.0	17,700	8,612,990
Moncton	**N.B.**	**18**	**15**	**20.0**	**6,341,703**	**17,473,959**
Bankruptcies		14	12	16.7	3,730,971	11,609,222
Proposals		4	3	33.3	2,610,732	5,864,737
Saint John	**N.B.**	**8**	**10**	**-20.0**	**8,403,300**	**6,875,675**
Bankruptcies		7	7	0.0	8,383,300	6,697,325
Proposals		1	3	-66.7	20,000	178,350
Saguenay	**Que.**	**28**	**26**	**7.7**	**6,052,079**	**25,380,009**
Bankruptcies		22	16	37.5	5,009,472	12,684,963
Proposals		6	10	-40.0	1,042,607	12,695,046
Québec	**Que.**	**178**	**202**	**-11.9**	**12,038,763**	**58,151,526**
Bankruptcies		135	147	-8.2	9,394,419	34,537,886
Proposals		43	55	-21.8	2,644,344	23,613,640
Sherbrooke	**Que.**	**25**	**39**	**-35.9**	**1,956,393**	**29,622,077**
Bankruptcies		19	27	-29.6	1,324,948	4,556,752
Proposals		6	12	-50.0	631,445	25,065,325
Trois-Rivières	**Que.**	**47**	**33**	**42.4**	**7,603,621**	**21,490,025**
Bankruptcies		32	25	28.0	1,742,195	7,793,084
Proposals		15	8	87.5	5,861,426	13,696,941
Montréal	**Que.**	**1,135**	**1,248**	**-9.1**	**145,280,387**	**1,084,063,665**
Bankruptcies		831	887	-6.3	42,937,733	535,567,567
Proposals		304	361	-15.8	102,342,654	548,496,098
Ottawa - Gatineau	**Ont./Que**	**189**	**178**	**6.2**	**21,307,429**	**97,494,764**
Bankruptcies		149	123	21.1	20,904,488	93,579,739
Proposals		40	55	-27.3	402,941	3,915,025
Kingston	**Ont.**	**15**	**8**	**87.5**	**7,026,750**	**2,757,199**
Bankruptcies		13	6	116.7	6,783,249	2,371,649
Proposals		2	2	0.0	243,501	385,550
Peterborough	**Ont.**	**4**	**1**	**300.0**	**38,752**	**562,526**
Bankruptcies		4	1	300.0	38,752	562,526
Proposals		0	0	–	0	0
Oshawa	**Ont.**	**34**	**29**	**17.2**	**1,919,690**	**15,572,668**
Bankruptcies		31	25	24.0	1,176,612	14,402,015
Proposals		3	4	-25.0	743,078	1,170,653

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2015	2014	% Change	2015	
Toronto	**Ont.**	**521**	**492**	**5.9**	**138,383,535**	**2,520,016,801**
Bankruptcies		401	368	9.0	106,670,354	2,361,560,674
Proposals		120	124	-3.2	31,713,181	158,456,127
Hamilton	**Ont.**	**67**	**47**	**42.6**	**8,238,284**	**41,323,584**
Bankruptcies		44	37	18.9	5,072,018	30,202,879
Proposals		23	10	130.0	3,166,266	11,120,705
St. Catharines - Niagara	**Ont.**	**26**	**36**	**-27.8**	**665,548**	**7,554,965**
Bankruptcies		19	28	-32.1	622,042	6,810,720
Proposals		7	8	-12.5	43,506	744,245
Kitchener	**Ont.**	**12**	**33**	**-63.6**	**1,459,105**	**11,436,391**
Bankruptcies		11	29	-62.1	1,459,105	11,436,391
Proposals		1	4	-75.0	0	0
Brantford	**Ont.**	**16**	**14**	**14.3**	**2,101,807**	**87,852,918**
Bankruptcies		11	10	10.0	900,807	78,841,742
Proposals		5	4	25.0	1,201,000	9,011,176
Guelph	**Ont.**	**12**	**2**	**500.0**	**2,477,278**	**44,379,043**
Bankruptcies		6	2	200.0	2,411,115	7,374,164
Proposals		6	0	–	66,163	37,004,879
London	**Ont.**	**25**	**28**	**-10.7**	**1,834,910**	**51,065,805**
Bankruptcies		16	20	-20.0	1,762,435	5,497,912
Proposals		9	8	12.5	72,475	45,567,893
Windsor	**Ont.**	**18**	**28**	**-35.7**	**2,847,216**	**11,150,871**
Bankruptcies		14	26	-46.2	2,826,368	10,940,291
Proposals		4	2	100.0	20,848	210,580
Barrie	**Ont.**	**22**	**19**	**15.8**	**3,975,955**	**14,593,044**
Bankruptcies		17	14	21.4	3,095,163	13,049,260
Proposals		5	5	0.0	880,792	1,543,784
Greater Sudbury	**Ont.**	**9**	**12**	**-25.0**	**561,964**	**4,373,612**
Bankruptcies		7	8	-12.5	399,261	4,074,079
Proposals		2	4	-50.0	162,703	299,533
Thunder Bay	**Ont.**	**7**	**10**	**-30.0**	**438,534**	**1,982,117**
Bankruptcies		6	8	-25.0	438,534	1,982,117
Proposals		1	2	-50.0	0	0
Winnipeg	**Man.**	**17**	**29**	**-41.4**	**3,189,612**	**8,420,181**
Bankruptcies		11	25	-56.0	1,784,420	4,571,957
Proposals		6	4	50.0	1,405,192	3,848,224
Regina	**Sask.**	**40**	**32**	**25.0**	**4,378,914**	**21,260,111**
Bankruptcies		26	20	30.0	2,666,490	8,771,632
Proposals		14	12	16.7	1,712,424	12,488,479

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			Assets Declared at the Time of Filing ($)	Liabilities Declared at the Time of Filing ($)
		2015	2014	% Change	2015	
Saskatoon	**Sask.**	**15**	**24**	**-37.5**	**1,615,268**	**131,907,769**
Bankruptcies		13	18	-27.8	1,578,769	130,978,262
Proposals		2	6	-66.7	36,499	929,507
Calgary	**Alta.**	**48**	**56**	**-14.3**	**47,978,387**	**186,323,300**
Bankruptcies		38	41	-7.3	47,912,610	185,968,642
Proposals		10	15	-33.3	65,777	354,658
Edmonton	**Alta.**	**42**	**41**	**2.4**	**13,608,320**	**52,697,374**
Bankruptcies		30	32	-6.3	11,708,974	30,853,198
Proposals		12	9	33.3	1,899,346	21,844,176
Kelowna	**B.C.**	**17**	**10**	**70.0**	**461,126**	**150,510,483**
Bankruptcies		14	7	100.0	457,126	150,387,753
Proposals		3	3	0.0	4,000	122,730
Abbotsford	**B.C.**	**8**	**9**	**-11.1**	**1,013,070**	**6,813,358**
Bankruptcies		7	2	250.0	1,013,070	6,813,358
Proposals		1	7	-85.7	0	0
Vancouver	**B.C.**	**110**	**140**	**-21.4**	**22,613,752**	**220,131,658**
Bankruptcies		75	110	-31.8	14,682,911	90,006,179
Proposals		35	30	16.7	7,930,841	130,125,479
Victoria	**B.C.**	**13**	**23**	**-43.5**	**3,841,238**	**55,869,743**
Bankruptcies		10	18	-44.4	3,841,234	55,794,361
Proposals		3	5	-40.0	4	75,382

Table 9: Receiverships

	Volume			Declared Assets ($)
	2015	2014	% Change	2015
Newfoundland and Labrador	**2**	**4**	**-50.0**	**284,250**
Court appointed	0	1	-100.0	0
Privately appointed	2	3	-33.3	284,250
Prince Edward Island	**4**	**3**	**33.3**	**3,300,566**
Court appointed	0	2	-100.0	0
Privately appointed	4	1	300.0	3,300,566
Nova Scotia	**26**	**22**	**18.2**	**62,756,320**
Court appointed	4	5	-20.0	22,775,070
Privately appointed	22	17	29.4	39,981,250
New Brunswick	**20**	**13**	**53.8**	**29,204,133**
Court appointed	4	0	–	10,762,045
Privately appointed	16	13	23.1	18,442,088
Quebec	**24**	**37**	**-35.1**	**73,069,468**
Court appointed	21	35	-40.0	70,378,468
Privately appointed	3	2	50.0	2,691,000
Ontario	**211**	**298**	**-29.2**	**432,074,682**
Court appointed	91	163	-44.2	328,770,779
Privately appointed	120	135	-11.1	103,303,903
Manitoba	**13**	**7**	**85.7**	**68,857,430**
Court appointed	2	4	-50.0	33,860,656
Privately appointed	11	3	266.7	34,996,774
Saskatchewan	**7**	**9**	**-22.2**	**127,274,070**
Court appointed	7	7	0.0	127,274,070
Privately appointed	0	2	-100.0	0
Alberta	**108**	**49**	**120.4**	**8,111,511,235**
Court appointed	93	41	126.8	8,071,745,328
Privately appointed	15	8	87.5	39,765,907
British Columbia	**50**	**75**	**-33.3**	**28,328,523**
Court appointed	23	38	-39.5	9,456,676
Privately appointed	27	37	-27.0	18,871,847
Northwest Territories	**0**	**0**	–	**0**
Court appointed	0	0	–	0
Privately appointed	0	0	–	0
Yukon	**0**	**0**	–	**0**
Court appointed	0	0	–	0
Privately appointed	0	0	–	0
Nunavut	**0**	**0**	–	**0**
Court appointed	0	0	–	0
Privately appointed	0	0	–	0
Canada	**465**	**517**	**-10.1**	**8,936,660,677**
Court appointed	**245**	**296**	**-17.2**	**8,675,023,092**
Privately appointed	**220**	**221**	**-0.5**	**261,637,585**

Table 10: Consolidation of All Files Closed in 2015

	Number of Files	Assets ($)	Liabilities ($)	Deficit ($)	Total Receipts ($)	Administrative Expenses ($)	Dividends ($)
Newfoundland and Labrador	**1,423**	**90,950,062**	**148,711,350**	**57,761,288**	**9,946,141**	**5,515,727**	**4,430,414**
Bankruptcies	1,285	70,852,786	126,880,329	56,027,543	8,060,093	4,936,519	3,123,575
Proposals	138	20,097,276	21,831,021	1,733,745	1,886,048	579,208	1,306,840
Prince Edward Island	**588**	**39,733,721**	**69,333,895**	**29,600,175**	**3,982,963**	**2,066,617**	**1,916,347**
Bankruptcies	476	27,829,876	54,459,846	26,629,970	2,207,363	1,513,478	693,885
Proposals	112	11,903,845	14,874,050	2,970,204	1,775,600	553,139	1,222,462
Nova Scotia	**4,240**	**362,686,780**	**529,809,105**	**167,122,325**	**42,633,684**	**26,384,432**	**16,249,251**
Bankruptcies	3,283	236,640,920	399,416,959	162,776,039	28,391,088	22,149,214	6,241,875
Proposals	957	126,045,860	130,392,146	4,346,286	14,242,595	4,235,219	10,007,376
New Brunswick	**3,711**	**306,062,641**	**546,312,022**	**240,249,381**	**26,433,785**	**14,058,268**	**12,375,517**
Bankruptcies	3,040	208,907,037	424,249,080	215,342,043	16,547,907	10,409,696	6,138,212
Proposals	671	97,155,604	122,062,942	24,907,338	9,885,878	3,648,572	6,237,305
Quebec	**40,187**	**3,000,107,177**	**7,345,999,025**	**4,345,891,848**	**366,662,482**	**208,520,024**	**158,142,459**
Bankruptcies	28,820	1,452,279,286	4,913,330,334	3,461,051,049	189,198,062	139,304,437	49,893,625
Proposals	11,367	1,547,827,891	2,432,668,690	884,840,799	177,464,421	69,215,587	108,248,834
Ontario	**49,768**	**4,772,651,407**	**8,084,622,389**	**3,311,970,983**	**568,908,777**	**225,472,211**	**343,436,565**
Bankruptcies	25,874	1,513,658,478	4,112,783,733	2,599,125,255	180,839,453	104,235,984	76,603,469
Proposals	23,894	3,258,992,928	3,971,838,656	712,845,728	388,069,324	121,236,227	266,833,096
Manitoba	**2,125**	**163,270,943**	**246,041,798**	**82,770,855**	**25,129,713**	**10,145,839**	**14,983,874**
Bankruptcies	1,443	84,379,729	165,378,918	80,999,189	13,866,456	7,001,039	6,865,417
Proposals	682	78,891,215	80,662,880	1,771,666	11,263,257	3,144,800	8,118,457
Saskatchewan	**1,933**	**238,139,088**	**283,894,319**	**45,755,231**	**24,649,979**	**9,534,120**	**15,115,859**
Bankruptcies	1,141	100,792,312	152,418,100	51,625,788	7,792,250	4,157,453	3,634,798
Proposals	792	137,346,776	131,476,219	-5,870,556	16,857,728	5,376,667	11,481,061
Alberta	**8,823**	**1,328,251,259**	**2,005,034,528**	**676,783,269**	**123,650,155**	**49,035,399**	**74,614,756**
Bankruptcies	5,725	644,927,458	1,176,278,163	531,350,705	62,943,347	31,294,024	31,649,323
Proposals	3,098	683,323,801	828,756,365	145,432,564	60,706,807	17,741,375	42,965,433
British Columbia	**11,837**	**1,685,140,000**	**2,803,386,955**	**1,118,246,955**	**160,647,951**	**77,534,364**	**83,113,587**
Bankruptcies	8,132	972,702,160	2,036,162,674	1,063,460,515	90,175,825	53,235,707	36,940,118
Proposals	3,705	712,437,840	767,224,281	54,786,440	70,472,127	24,298,658	46,173,469
Northwest Territories	**43**	**6,124,635**	**11,493,317**	**5,368,682**	**630,166**	**223,456**	**406,710**
Bankruptcies	31	5,327,657	10,257,131	4,929,474	382,732	157,122	225,610
Proposals	12	796,978	1,236,186	439,208	247,434	66,334	181,100
Yukon	**30**	**5,127,702**	**15,677,804**	**10,550,103**	**541,620**	**164,687**	**376,933**
Bankruptcies	15	1,444,774	1,650,383	205,608	86,129	55,460	30,669
Proposals	15	3,682,927	14,027,422	10,344,494	455,491	109,227	346,265
Nunavut	**8**	**294,809**	**937,885**	**643,076**	**114,446**	**58,056**	**56,389**
Bankruptcies	5	43,276	529,219	485,943	63,310	44,310	18,999
Proposals	3	251,533	408,666	157,133	51,136	13,746	37,390
Canada	**124,716**	**11,998,540,222**	**22,091,254,392**	**10,092,714,170**	**1,353,931,861**	**628,713,201**	**725,218,661**
Bankruptcies	**79,270**	**5,319,785,749**	**13,573,794,869**	**8,254,009,120**	**600,554,016**	**378,494,442**	**222,059,574**
Proposals	**45,446**	**6,678,754,474**	**8,517,459,523**	**1,838,705,050**	**753,377,846**	**250,218,759**	**503,159,087**

Table 11: Consumer Debtors Profile

	Distribution of Insolvency Files (%)											
	Age Group (Years)										Sex	
	18 to 24	25 to 29	30 to 34	35 to 39	40 to 44	45 to 49	50 to 54	55 to 59	60 to 64	65 and older	Women	Men
Newfoundland and Labrador	4.3	8.7	13.1	15.0	13.2	12.2	9.5	8.0	5.5	10.5	49.6	50.4
Prince Edward Island	3.2	6.3	12.4	14.7	13.4	12.0	10.1	8.8	6.1	12.9	50.3	49.7
Nova Scotia	3.0	6.7	11.0	13.4	13.3	11.5	12.6	9.8	7.1	11.6	50.0	50.0
New Brunswick	3.5	6.9	11.6	12.7	13.7	11.4	11.3	8.9	7.9	12.0	48.6	51.4
Quebec	4.2	7.9	11.0	13.1	12.9	12.3	11.9	9.6	6.6	10.5	45.4	54.6
Ontario	2.6	6.8	11.0	12.8	13.5	12.8	13.3	10.0	7.0	10.2	47.2	52.8
Manitoba	3.6	8.0	10.5	14.7	13.6	12.5	11.6	9.7	6.7	9.0	44.9	55.1
Saskatchewan	2.5	6.7	12.9	15.1	14.9	11.5	10.9	8.5	6.6	10.4	46.5	53.5
Alberta	2.5	6.8	12.9	14.6	14.9	13.1	11.5	9.4	5.8	8.5	44.8	55.2
British Columbia	1.5	5.6	11.6	13.1	13.0	13.8	12.6	10.2	7.6	11.0	48.0	52.0
Northwest Territories	3.8	3.8	21.2	11.5	3.8	15.4	17.3	3.8	11.5	7.7	48.1	51.9
Yukon	0.0	2.9	11.4	11.4	14.3	8.6	17.1	14.3	5.7	14.3	48.6	51.4
Nunavut	0.0	60.0	20.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	40.0	60.0
Canada	**3.1**	**7.2**	**11.3**	**13.2**	**13.4**	**12.6**	**12.3**	**9.7**	**6.8**	**10.4**	**46.6**	**53.4**